The Top 500 Banks in the World

U.S. AND OVERSEAS BANKS RANKED BY SIZE OF ASSETS

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Asset Rank 1983			Assets in US Dollars 12/31/83 (a)	Assets in US Dollars 12/31/82 (a,d)	Asset Rank 12/31/83	Gain in Rank	Bank Branches 12/31/83	Employees 12/31/83	Operating Since
1	Dai-Ichi Kangyo Bank Ltd., Tokyo (e)	Japan	110,450,681,360s	87,192,617,882u	8	+ 7	353	23,001	1897
2	Citibank NA, New York	United States	104,392,000,000	101,268,000,000	3	+ 1	535	46,800	1812
3	Bank of America NT&SA, San Francisco	United States	104,085,306,000	111,896,592,000	1		1,175	74,640	1904
4	Fuji Bank, Ltd., Tokyo (e)	Japan	103,634,474,320s	84,001,641,689s	10	+ 6	301	17,184	1880
5	Sumitomo Bank Ltd., Osaka (e)	Japan	101,254,413,920s	80,932,191,550s	13	+ 8	244	13,797	1895
6	Banque Nationale de Paris	France	101,190,877,800s	107,948,787,960s	2		2,379	60,615	1966
7	Mitsubishi Bank Ltd., Tokyo (e)	Japan	98,166,633,920s	81,048,023,912s	12	+ 5	259	18,328	1880
8	Barclays Bank Plc, London	United Kingdom	94,110,800,000s	95,064,060,000s	5		5,200	140,000	1896
9	Sanwa Bank Ltd., Osaka (e)	Japan	91,354,501,520u	75,008,699,268s	16	+ 7	308	16,645	1877
10	Credit Agricole Mutuel, Paris	France	90,364,800,000s	96,718,868,000u	4		10,788	72,834	1920
11	Credit Lyonnais, Paris	France	88,273,166,760s	94,978,795,616s	6		2,592	54,839	1863
12	National Westminster Bank Plc, London	United Kingdom	87,024,650,000s	87,724,070,000s	7		3,836	80,665	1658
13	Societe Generale, Paris	France	86,493,165,840s	84,185,548,808s	9		2,355	48,058	1864
14	Deutsche Bank, Frankfurt	Germany	76,765,217,143s	81,851,318,969s	11		1,407	41,056	1870
15	Midland Bank Plc, London	United Kingdom	76,288,850,000s	77,279,034,000s	14		2,900	82,500	1836
16	Norinchukin Bank, Tokyo (e)	Japan	75,314,700,240	56,673,065,471	24	+ 8	95	7,141	1923
17	Industrial Bank of Japan, Ltd., Tokyo (e)	Japan	74,192,902,240s	60,050,721,946u	19	+ 2	25	5,757	1902
18	Chase Manhattan Bank NA, New York	United States	72,956,042,000	75,304,882,000	15		312	35,203	1799
19	Mitsui Bank, Ltd., Tokyo (e)	Japan	69,541,003,200s	57,507,501,678s	22	+ 3	211	11,985	1876
20	Royal Bank of Canada, Montreal	Canada	65,466,996,216s	69,313,085,790s	17		1,536	38,687	1869
21	Bank of Tokyo, Ltd. (e)	Japan	65,089,728,240s	64,844,881,266s	18		300	14,736	1947
22	Tokai Bank Ltd., Nagoya (e)	Japan	64,767,144,800s	54,186,379,688s	29	+ 7	237	14,713	1941
23	Long-Term Credit Bank of Japan Ltd., Tokyo (e)	Japan	60,390,922,080u	47,369,618,572u	35	+ 12	24	3,383	1952
24	Dresdner Bank, Frankfurt	Germany	58,709,357,000s	56,541,760,044s	25	+ 1	1,179	N.A.	1872
25	Barclays Bank International Ltd., London	United Kingdom	58,658,300,000st	58,193,450,000st	21		2,200	66,000	1925
26	Hongkong and Shanghai Banking Corp., Hong Kong	Hong Kong	58,176,582,400s	56,896,840,000s	23		1,000	45,000	1865
27	Mitsubishi Trust & Banking Corp., Tokyo (e)	Japan	57,382,192,640	45,420,269,458u	38	+ 11	57	5,429	1927
28	Lloyds Bank Plc, London	United Kingdom	55,726,400,000s	55,475,770,000s	26		2,986	69,287	1765
29	Morgan Guaranty Trust Co., New York	United States	54,367,668,000	53,398,078,000	30	+ 1	21	12,827	1839
30	Manufacturers Hanover Trust Co., New York	United States	54,321,344,000	55,062,797,000	27		219	23,685	1812
31	Banco do Brasil, Brasilia	Brazil	54,244,505,362s	59,110,483,900s	20		2,135	116,971	1808
32	Taiyo Kobe Bank, Ltd., Kobe (e)	Japan	53,242,129,440u	44,806,630,762u	39	+ 7	354	15,838	1936
33	Union Bank of Switzerland, Zurich	Switzerland	52,850,159,479u	52,963,865,264u	32		241	17,237	1912
34	Canadian Imperial Bank of Commerce, Toronto	Canada	52,768,578,119s	53,391,807,126s	31		1,640	33,525	1875
35	Sumitomo Trust & Banking Co., Ltd., Osaka (e)	Japan	52,319,823,440u	41,364,882,474u	46	+ 11	58	5,167	1925
36	Mitsui Trust & Banking Co., Ltd., Tokyo (e)	Japan	51,131,309,040u	40,450,900,710u	48	+ 12	56	5,104	1924
37	Westdeutsche Landesbank Girozentrale, Duesseldorf	Germany	51,035,196,459s	54,738,181,964s	28		4	7,227	1832
38	Bank of Montreal	Canada	48,746,577,868s	48,101,433,809s	34		1,218	29,125	1817
39	Swiss Bank Corp., Basle	Switzerland	48,266,572,290u	48,214,368,000u	33		210	14,347	1872
40	Daiwa Bank, Ltd., Osaka (e)	Japan	47,186,917,600u	38,250,618,078u	52	+ 12	185	10,383	1918
41	Chemical Bank, New York	United States	45,956,042,000	44,327,352,000	41		N.A.	N.A.	1824
42	Banca Nazionale del Lavoro, Rome	Italy	43,837,371,925s	46,993,734,940s	37		418	24,513	1913
43	Algemene Bank Nederland, Amsterdam	Netherlands	43,226,778,806s	47,243,468,116s	36		N.A.	N.A.	1824
44	Bank of Nova Scotia, Toronto	Canada	42,718,729,894s	41,896,380,230s	45	+ 1	1,200	25,537	1832
45	Banco Espanol de Credito, Madrid	Spain	42,320,134,400s	34,707,150,660s	57	+ 12	2,610	23,700	1902
46	Standard Chartered Bank Plc, London	United Kingdom	41,930,230,000s	39,133,626,000s	50	+ 4	2,042	50,000	1853
47	Bayerische Vereinsbank, Munich	Germany	41,620,454,511s	43,547,653,685s	42		472	12,979	1780
48	Commerzbank, Duesseldorf	Germany	41,505,451,165s	44,647,527,435s	40		884	22,047	1870
49	Yasuda Trust & Banking Co. Ltd., Tokyo (e)	Japan	40,241,823,040	29,824,062,186u	62	+ 13	54	4,564	1925
50	Amsterdam-Rotterdam Bank, Amsterdam	Netherlands	39,956,590,328s	42,403,879,856s	43		837	23,498	1964
51	Continental Illinois Nat'l Bank & Trust Co., Chicago	United States	39,810,591,000	40,609,430,000	47		20	12,189	1857
52	Banca Commerciale Italiana, Milan	Italy	39,337,156,168s	39,721,839,400s	49		534	23,027	1894
53	Rabobank Nederland, Utrecht	Netherlands	38,561,221,982s	41,992,289,830s	44		3,040	28,536	1898
54	Nippon Credit Bank, Ltd., Tokyo (e)	Japan	37,114,835,760	29,216,732,280u	63	+ 9	20	2,005	1957
55	Bankers Trust Co., New York	United States	36,949,980,000	37,157,073,000	54		28	11,653	1903
56	Bayerische Landesbank Girozentrale, Munich	Germany	36,117,251,343s	38,975,636,000s	51		5	4,072	1972
57	Bayerische Hypotheken-und Wechsel-Bank, Munich	Germany	35,626,602,270s	37,995,700,004s	53		490	11,296	1835
58	Credit Suisse, Zurich	Switzerland	35,466,012,000u	36,601,506,000u	55		178	12,260	1856
59	Security Pacific National Bank, Los Angeles	United States	34,328,650,000	31,380,601,512	60	+ 1	636	24,351	1871
60	Shoko Chukin Bank, Tokyo (e)	Japan	33,899,024,720	26,347,282,434	73	+ 13	95	7,141	1936
61	First National Bank, Chicago	United States	33,504,600,000	33,081,354,000	58		18	10,108	1863
62	Kyowa Bank, Ltd., Tokyo (e)	Japan	32,757,498,000u	28,357,218,264u	68	+ 6	240	11,228	1945
63	Toronto Dominion Bank	Canada	32,556,553,510s	34,756,041,201s	56		993	17,571	1855
64	Cassa di Risparmio delle Provincie Lombarde, Milan	Italy	31,775,437,274s	32,423,237,540	...		531	13,426	1823
65	Chartered Bank, London	United Kingdom	31,672,205,000t	8,874,134,850t	163	+ 98	N.A.	N.A.	1853
66	International Westminster Bank Plc, London	United Kingdom	30,940,440,750st	31,676,183,280st	59		10	725	1913
67	Saitama Bank Ltd., Urawa (e)	Japan	30,777,731,760s	25,804,157,028s	74	+ 7	190	8,649	1943
68	Norddeutsche Landesbank Girozentrale, Hannover	Germany	30,717,900,000s	24,554,093,069s	76	+ 8	230	4,466	1970
69	Toyo Trust & Banking Co. Ltd., Tokyo (e)	Japan	30,552,210,400	23,275,039,418u	80	+ 11	54	4,407	1959
70	Istituto Bancario San Paolo di Torino, Turin	Italy	30,405,921,116s	30,780,600,000s	61		504	14,059	1563
71	Credito Italiano, Milan	Italy	29,245,485,087s	28,396,512,533s	66		472	18,486	1870
72	Deutsche Genossenschaftsbank, Frankfurt	Germany	28,319,068,666s	28,749,321,292s	65		11	2,332	1895
73	Westpac Banking Corp., Sydney (e)	Australia	28,271,095,242s	27,688,119,849s	69		1,958	39,124	1817
74	Bank Melli Iran, Tehran	Iran	27,943,245,000	26,467,246,600	72		1,625	17,978	1928
75	Societe Generale de Banque, Brussels	Belgium	27,652,116,900s	28,851,339,900s	64		1,179	15,677	1822
76	Monte dei Paschi di Siena	Italy	27,534,933,956s	28,370,069,250s	67		712	15,223	1472
77	Hokkaido Takushoku Bank, Ltd., Sapporo (e)	Japan	26,567,136,160u	22,133,230,312s	85	+ 8	189	7,435	1900
78	Banco di Roma, Rome	Italy	25,845,646,990s	27,508,802,261s	70		432	16,606	1880
79	State Bank of India, Bombay	India	25,515,575,000s	23,555,956,800s	78		9,712	243,419	1955
80	Banque Indosuez, Paris	France	25,388,851,440s	26,604,042,912s	71		282	9,622	1975
81	Bank of Yokohama, Ltd. (e)	Japan	24,994,125,840s	20,023,745,870u	93	+ 12	186	7,385	1920
82	Banque Paribas, Paris (q)	France	24,619,200,000u	21,894,598,000u	87	+ 5	N.A.	4,781	1968
83	Wells Fargo Bank NA, San Francisco	United States	23,389,955,000	21,330,176,000	89	+ 6	380	15,007	1852
84	Lloyds Bank International Ltd., London (c)	United Kingdom	22,679,450,000st	24,689,210,000st	75		199	10,000	1971
85	Rafidain Bank, Baghdad	Iraq	22,316,692,124	19,389,691,164	95	+ 10	236	12,559	1941
86	Bank Leumi le-Israel, Tel-Aviv	Israel	21,938,352,992s	24,460,753,845s	77		450	15,339	1902
87	Crocker National Bank, San Francisco	United States	21,767,537,000t	22,974,536,000t	82		381	13,738	1870
88	Banco di Napoli, Naples	Italy	21,695,178,076u	18,863,999,752u	98	+ 10	498	13,725	1539
89	Bank fuer Gemeinwirtschaft, Frankfurt	Germany	21,520,206,267s	23,271,209,379s	81		275	8,248	1958
90	Hessische Landesbank-Girozentrale, Frankfurt	Germany	21,279,671,819s	23,524,812,465u	79		5	2,877	1953
91	Banque Bruxelles Lambert, Brussels (e)	Belgium	21,109,658,075s	21,256,646,428s	90		990	11,727	1871
92	Commonwealth Banking Corp., Sydney (f)	Australia	20,734,569,600s	21,435,844,592s	88		1,315	31,713	1960
93	Marine Midland Bank NA, Buffalo, N.Y.	United States	20,700,966,000t	18,903,366,000t	97	+ 4	318	11,564	1976
94	Nederlandsche Middenstandsbank, Amsterdam	Netherlands	20,643,433,942s	22,700,594,182s	84		472	11,359	1927
95	Groupe Des Banques Populaires, Paris	France	20,403,600,000s	21,982,052,000s	86		1,810	27,400	1878
96	Skandinaviska Enskilda Banken, Stockholm	Sweden	20,336,967,400s	19,259,694,000s	96		356	7,430	1972
97	Bank Hapoalim, Tel-Aviv	Israel	19,956,207,908s	22,868,985,678s	83		379	10,515	1921
98	First Interstate Bank of California, Los Angeles	United States	19,550,241,000	20,262,434,000	92		357	13,658	1868
99	Banco Central, Madrid	Spain	19,225,856,000s	20,660,506,203s	91		2,543	26,892	1919
100	Kredietbank International Group, Brussels	Belgium	19,077,763,180s	18,643,145,600s	99		859	10,940	1935

(a) — Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. Assets exclude contra accounts and contingent liabilities and, for foreign banks, are converted at New York cable rate prevailing on date of bank's figures. Unless otherwise noted after the name of the bank, all figures are for fiscal year after 9/30/83. (c) — Latest figures are for a different date than previous year. (d) — Or date one year prior to latest figures unless otherwise noted after name of bank. (e) — Data are for 9/30/83. (f) — Data are for 6/30/83. (g) — Latest data are prior to 6/30/83. (h) — Owns large minority interest in important regional banks which, along with its parent, are known as CIC Group. The CIC Group, Paris, is a bank holding company with assets of $29.3 billion on 12/31/83. (q) — A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company with assets of $50.6 billion on 12/31/83. (s) — Consolidated data. (t) — Figures are included in the consolidated figures of parent bank. For that reason the data for the bank are not included in the aggregate data totals for the Top 500 Banks. (u) — Data are not consolidated for affiliates more than 50% owned. (w) — Member of the Al UBAF Banking Group, Neuilly, France, under whose name the seven UBAF banks operate in the international financial markets. The combined assets of Al UBAF Banking Group were $11.2 billion on 12/31/83. (y) — Licensed as an agency in New York, with U.S. activities confined to those that promote foreign trade or are incidental to foreign business. (z) — Incorporated as an investment company under New York State banking law and exercises specialized banking functions. N.A. — Not available.

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101	Mellon Bank NA, Pittsburgh	United States	18,886,003,000	18,101,267,000	101		120	12,000	1869
102	Australia & New Zealand Banking Group, Ltd., Melbourne (e)	Australia	18,387,104,268s	18,197,932,896s	100		1,439	25,991	1835
103	Creditanstalt-Bankverein, Vienna	Austria	18,343,553,250s	19,564,603,890s	94		300	9,000	1855
104	National Australia Bank, Melbourne (e)	Australia	17,844,234,486s	16,578,557,398s	104		1,851	22,137	1858
105	Chuo Trust & Banking Co., Ltd., Tokyo (e)	Japan	17,720,804,400u	14,088,179,420	117	+ 12	51	3,454	1962
106	Svenska Handelsbanken, Stockholm	Sweden	17,665,106,600s	16,571,730,000s	105		454	5,811	1871
107	Caisse Generale d'Epargne et de Retraite, Brussels	Belgium	16,713,784,900	18,321,429,300	...		1,070	8,184	1865
108	Banque Francaise du Commerce Exterieur, Paris	France	16,459,838,040	17,020,691,972	102		29	2,900	1947
109	Credit Commercial de France, Paris	France	16,081,355,880s	15,308,852,630s	112	+ 3	8	7,561	1894
110	Hokuriku Bank Ltd., Toyama (e)	Japan	15,926,639,920	11,477,334,134	129	+ 19	168	5,453	1977
111	Post-Och Kreditbanken, Stockholm	Sweden	15,405,166,000s	16,176,774,000s	108		130	3,729	1974
112	First National Bank, Boston	United States	15,219,174,000	15,602,316,000	110		99	12,734	1784
113	Irving Trust Co., New York	United States	15,169,139,000	16,416,111,000	107		40	6,361	1851
114	Chiba Bank, Ltd. (e)	Japan	15,161,328,400	11,709,910,748	127	+ 13	144	5,384	1948
115	Banco de Vizcaya, Bilbao	Spain	15,121,651,200s	12,849,252,360s	121	+ 6	1,421	12,811	1901
116	Banco di Sicilia, Palermo	Italy	14,625,126,744s	15,114,340,350	113		322	9,124	1860
117	Bank Saderat Iran, Tehran	Iran	14,548,102,634s	16,506,462,345s	106		3,021	14,211	1952
118	National Commercial Bank, Jeddah	Saudi Arabia	14,546,206,261	14,777,835,294	116		159	6,104	1938
119	National Bank of Greece, Athens	Greece	14,532,100,000s	15,867,590,100s	109		496	14,900	1841
120	Joyo Bank, Ltd., Mito (e)	Japan	14,337,288,640	11,079,802,202	133	+ 13	132	5,494	1935
121	Banco de Bilbao	Spain	14,252,819,200s	15,390,012,540s	111		1,512	18,806	1857
122	National Bank of Canada, Montreal	Canada	13,874,118,746s	15,091,856,691s	114		580	11,824	1874
123	Shizuoka Bank Ltd. (e)	Japan	13,808,437,680	11,067,768,976	135	- 12	182	6,366	1943
124	Banco Exterior de Espana, Madrid	Spain	13,724,332,800u	14,819,298,900s	115		456	8,873	1929
125	Banca Nazionale dell'Agricoltura, Rome	Italy	13,537,464,705	13,981,967,925u	118		213	8,051	1921
126	Banco de Santander	Spain	12,965,657,007s	12,224,590,596s	124		1,489	14,200	1857
127	American Express International Banking Corp., New York (y)	United States	12,743,000,000s	7,076,000,000s	193	- 66	N.A.	N.A.	1919
128	Banco Hispano-Americano, Madrid	Spain	12,668,632,581u	16,970,395,680s	103		1,395	16,756	1900
129	Landesbank Rheinland-Pfalz Girozentrale, Mainz	Germany	12,485,837,285s	13,916,022,610s	119		2	2,021	1958
130	Sparbankernas Bank, Stockholm	Sweden	12,333,625,200	11,589,516,000s	128		0	638	1942
131	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	Germany	12,287,160,000s	13,328,749,000s	120		3	306	1918
132	Ashikaga Bank, Ltd., Utsunomiya (e)	Japan	12,106,963,840	9,738,162,638	149	- 17	121	4,786	1895
133	Bank of New York	United States	11,948,730,208	11,847,631,000	125		185	8,424	1784
134	Philadelphia Saving Fund Society	United States	11,922,157,000	10,100,238,000	...		93	2,352	1816
135	RepublicBank Dallas NA	United States	11,774,243,000	11,441,407,000	130		0	4,586	1920
136	Bank of Fukuoka, Ltd. (e)	Japan	11,711,130,160	9,272,045,412	156	- 20	182	5,211	1945
137	Goldome FSB, Buffalo, N.Y.	United States	11,580,217,000	8,962,680,000	...		115	3,207	1846
138	Korea Exchange Bank, Seoul	Korea	11,360,344,800s	11,074,053,560s	134		107	N.A.	1967
139	National Bank of Detroit	United States	11,233,804,000	10,507,127,000	140	- 1	108	5,480	1933
140	Banque Cantonale de Zurich	Switzerland	11,095,802,199	11,006,541,413	...		137	2,935	1870
141	Israel Discount Bank, Ltd., Tel-Aviv	Israel	11,080,020,012s	12,420,378,696s	123		180	6,886	1935
142	Texas Commerce Bank NA, Houston	United States	11,061,092,000	9,741,137,000	148	- 6	2	2,521	1886
143	Bank of Hiroshima, Ltd. (e)	Japan	11,021,519,600	9,100,930,184	161	- 18	166	4,858	1878
144	Bank of Seoul and Trust Co.	Korea	10,961,347,351	10,389,629,772	143		4	9,148	1959
145	InterFirst Bank Dallas NA	United States	10,847,053,000	11,419,359,000	131		3	1,899	1875
146	Gunma Bank, Ltd., Maebashi (e)	Japan	10,698,342,560	8,919,836,274	162	- 16	114	4,104	1922
147	Credit Industriel et Commercial, Paris (h)	France	10,605,265,080	10,511,722,308	138		143	5,384	1859
148	Hachijuni Bank, Ltd., Nagano (e)	Japan	10,592,105,120	8,615,786,094	166	- 18	120	4,191	1931
149	Standard Bank, Plc, London	United Kingdom	10,521,376,900t	10,815,476,070t	136		N.A.	N.A.	1862
150	Barclays National Bank Ltd., Johannesburg	South Africa	10,514,928,879st	9,690,145,664st	150		510	25,100	1971
151	Girozentrale und Bank der Osterreichischen Sparkassen, Vienna	Austria	10,512,231,500u	11,100,248,700u	132		1	1,536	1938
152	Hamburgische Landesbank-Girozentrale, Hamburg	Germany	10,330,807,327	10,496,170,428	142		3	1,226	1938
153	Banca Popolare di Novara	Italy	10,024,800,018u	10,499,721,065	141		376	7,535	1871
154	First City National Bank, Houston	United States	10,003,084,000	9,592,661,000	154		3	2,600	1866
155	Wuerttembergische Kommunale Landesbank-Girozentrale, Stuttgart	Germany	9,822,770,054	10,311,286,443	145		1	982	1916
156	Oesterreichische Laenderbank, Vienna	Austria	9,792,730,150s	10,381,909,930s	144		211	4,962	1880
157	Commonwealth Trading Bank of Australia, Sydney (f)	Australia	9,752,408,136t	10,514,270,422t	137		1,315	31,713	1960
158	Credit du Nord, Lille	France	9,682,735,560s	8,737,121,070s	165	- 7	637	11,753	1848
159	Commonwealth Savings Bank of Australia, Sydney (c,f)	Australia	9,570,535,644t	9,829,884,732	...		1,274	31,713	1960
160	Banque Populaire Suisse, Berne	Switzerland	9,476,374,856	9,829,079,194s	147		144	4,995	1869
161	Bangkok Bank, Ltd.	Thailand	9,358,867,870	7,725,324,044	182	- 21	292	18,842	1944
162	Deutsche Bank Compagnie Financiere Luxembourg (c)	Luxembourg	9,337,245,600t	10,507,877,656t	139		0	67	1970
163	Landesbank Schleswig-Holstein Girozentrale, Kiel	Germany	9,237,788,032u	9,886,392,234u	146		3	1,234	1917
164	Bank of Scotland, Edinburgh	United Kingdom	9,153,070,000s	7,719,800,000s	183	+ 19	631	8,050	1695
165	Royal Bank of Scotland Plc, Edinburgh (e)	United Kingdom	9,122,009,600	8,542,612,000s	170	- 5	577	9,500	1727
166	Banco di Santo Spirito, Rome	Italy	9,091,885,956s	9,187,133,921s	159		232	6,112	1605
167	Republic National Bank, New York	United States	9,063,904,000	8,457,640,000	171	- 4	37	1,970	1966
168	National Bank of Kuwait	Kuwait	9,025,187,277u	7,914,610,000	176	- 8	45	1,800	1952
169	Arab Bank Ltd., Amman	Jordan	8,881,103,624s	9,237,182,375s	157		154	3,000	1930
170	Banco de la Nacion Argentina, Buenos Aires	Argentina	8,855,201,438	11,824,298,735	126		565	20,434	1891
171	Banco Nacional de Mexico, Mexico City	Mexico	8,766,022,867	4,595,716,559u	292	+121	710	27,772	1884
172	Arab Banking Corp., Manama	Bahrain	8,761,667,000s	7,891,615,000s	177	- 5	5	320	1980
173	Commercial Bank of Syria, Damascus (c)	Syria	8,755,126,000	6,564,499,680	202	- 29	36	3,085	1967
174	Allied Irish Banks Ltd., Dublin	Ireland	8,717,510,880s	8,232,080,000s	173		528	9,859	1825
175	Nippon Trust & Banking Co., Ltd., Tokyo (e)	Japan	8,695,196,960	6,355,169,842	214	- 39	38	2,127	1927
176	NCNB National Bank of North Carolina, Charlotte	United States	8,614,820,000	7,882,583,000	178	- 2	271	5,256	1874
177	Badische Kommunale Landesbank-Girozentrale, Mannheim	Germany	8,569,722,202u	9,353,570,828u	155		3	1,000	1917
178	Union Bank of Finland, Ltd., Helsinki	Finland	8,568,183,360s	8,206,890,560s	174		559	7,034	1862
179	Nishi-Nippon Sogo Bank, Ltd., Fukuoka (e)	Japan	8,456,332,320	6,764,772,220	199	- 20	150	3,919	1944
180	Udruzena Beogradska Banka, Belgrade	Yugoslavia	8,393,804,750s	12,657,870,000	122		N.A.	N.A.	1971
181	Bank of Taiwan, Taipei	Taiwan	8,372,037,858u	7,520,844,007u	186	- 5	60	5,885	1946
182	Berliner Handels und-Frankfurter Bank, Frankfurt	Germany	8,357,247,787s	8,576,358,000s	169		17	2,751	1854
183	Yamaguchi Bank, Ltd., Shimonoseki (e)	Japan	8,279,778,720	6,774,185,158	196	- 13	142	3,929	1944
184	Compagnie Luxembourgeoise de la Dresdner Banque	Luxembourg	8,231,544,000t	9,212,320,000t	158		0	148	1967
185	Bancomer, Mexico City	Mexico	8,219,765,800u	4,746,891,268u	276	- 91	732	30,682	1932
186	Southeast Bank NA, Miami	United States	8,193,867,000	6,768,087,000	198	- 12	165	6,360	1902
187	Seattle-First National Bank	United States	8,108,458,000	9,648,196,000	152		176	6,659	1870
188	Nedbank Ltd., Johannesburg (e)	South Africa	8,107,794,000	5,609,604,198s	243	- 55	275	8,773	1888
189	Chugoku Bank, Ltd., Okayama (e)	Japan	8,081,198,320	6,770,429,660	197	- 8	151	3,840	1930
190	Berliner Bank, Berlin	Germany	8,006,958,463s	8,311,512,465s	172		176	4,035	1950
191	Banca Popolare di Milano, Milan	Italy	7,963,059,340s	9,670,093,993s	151		140	4,438	1865
192	Danske Bank, Copenhagen	Denmark	7,936,322,070s	6,670,932,150s	200	- 8	325	5,712	1871
193	Kansallis-Osake Pankki, Helsinki	Finland	7,871,097,021s	7,283,255,137s	189		667	7,483	1890
194	Valley National Bank, Phoenix	United States	7,867,488,000	6,821,877,000	195	- 1	227	6,678	1900
195	Riyad Bank Ltd., Jeddah	Saudi Arabia	7,856,103,576u	7,688,847,633u	184		126	4,709	1957
196	Bremer Landesbank und Staatliche Kreditanstalt, Bremen	Germany	7,822,529,765t	7,767,291,000	181		3	1,452	1938
197	Shichijushichi Bank, Ltd., Sendai (e)	Japan	7,786,251,200	6,456,936,766	208	- 11	124	3,506	1878
198	Hokkaido Bank, Ltd., Sapporo (e)	Japan	7,743,868,160	6,390,666,556	212	- 14	122	3,343	1951
199	Iyo Bank, Ltd., Matsuyama (e)	Japan	7,730,058,480	6,122,957,984	225	- 26	133	3,399	1878
200	Banco Brasileiro de Descontos, Osasco	Brazil	7,698,915,192s	9,134,690,775s	160		1,446	109,977	1943

(a) — Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. Assets exclude contra accounts and contingent liabilities and, for foreign banks, are converted at New York cable rate prevailing on date of bank's figures. Unless otherwise noted after the name of the bank, all figures are for fiscal year after 9/30/83. (c) — Latest figures are for a different date than previous year. (d) — Or date one year prior to latest figures unless otherwise noted after name of bank. (e) — Data are for 9/30/83. (f) — Data are for 6/30/83. (g) — Latest data are prior to 6/30/83. (h) — Owns large minority interest in important regional banks which, along with its parent, are known as CIC Group. The CIC Group, Paris, is a bank holding company with assets of $29.3 billion on 12/31/83. (q) — A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company with assets of $50.6 billion on 12/31/83. (s) — Consolidated data. (t) — Figures are included in the consolidated figures of parent bank. For that reason the data for the bank are not included in the aggregate data totals for the Top 500 Banks. (u) — Data are not consolidated for affiliates more than 50% owned. (w) — Member of the Al UBAF Banking Group, Neuilly, France, under whose name the seven UBAF banks operate in the international financial markets. The combined assets of UBAF Banking Group were $11.2 billion on 12/31/83. (y) — Licensed as an agency in New York, with U.S. activities confined to those that promote [illegible] banking functions. N.A. — Not available

The Top 500 Banks in the World

U.S. AND OVERSEAS BANKS RANKED BY SIZE OF ASSETS

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Asset Rank 1983			Assets in US Dollars 12/31/83 (a)	Assets in US Dollars 12/31/82 (a,d)	Asset Rank 12/31/83	Gain in Rank	Bank Branches 12/31/83	Employees 12/31/83	Operating Since
201	Williams and Glyns Bank Plc, London (e)	United Kingdom	7,695,723,200s	7,267,338,000s	190		318	6,026	1665
202	Hamburger Sparkasse, Hamburg	Germany	7,653,290,885	7,997,389,759	...		207	5,504	1827
203	Bank of Ireland, Dublin	Ireland	7,586,982,000s	7,591,520,000s	185		364	8,450	1783
204	Union Bank, Los Angeles	United States	7,562,303,000	7,129,900,000	192		57	5,087	1914
205	Zentralsparkasse und Kommerzialbank, Wien, Vienna	Austria	7,517,905,274u	7,995,785,549	...		162	3,518	1905
206	Metropolitan Savings Bank FSB, Brooklyn, New York	United States	7,511,875,000	5,983,652,000	...		78	1,589	1860
207	Bank of Kyoto, Ltd. (e)	Japan	7,475,594,880	6,075,945,402	227	+ 20	105	3,176	1941
208	Bank Bumiputra Malaysia Berhad, Kuala Lumpur	Malaysia	7,418,824,980s	7,427,306,000s	187		112	4,840	1966
209	Hyakujushi Bank, Ltd., Takamatsu (e)	Japan	7,410,956,080	5,872,995,908	232	+ 23	108	3,050	1878
210	Gulf International Bank B.S.C., Manama	Bahrain	7,406,569,800	6,132,099,600	223	+ 13	5	478	1976
211	Daishi Bank, Ltd., Niigata (e)	Japan	7,405,363,520	6,137,071,808	222	+ 11	131	3,598	1873
212	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	United States	7,388,356,000	6,400,360,370	211		203	5,666	1879
213	Societe Nationale de Credit a l'Industrie, Brussels	Belgium	7,352,495,242	8,615,265,665	167		16	1,015	1919
214	Grindlays Bank Ltd., London	United Kingdom	7,345,053,300s	7,987,420,910s	175		180	9,824	1828
215	Westdeutsche Genossenschafts-Zentralbank, Duesseldorf	Germany	7,312,108,000	7,839,979,000	179		4	1,049	1894
216	Nanto Bank, Ltd., Nara (e)	Japan	7,246,991,040	5,872,366,890	233	+ 17	107	3,123	1934
217	Pittsburgh National Bank	United States	7,171,755,000	7,014,798,000	194		115	3,465	1863
218	Cassa di Risparmio di Torino, Turin	Italy	7,130,420,528u	7,332,901,674	...		226	4,798	1827
219	National Westminster Bank USA, New York	United States	7,122,509,000t	6,481,073,000t	206		154	4,386	1905
220	Sovran Bank NA, Richmond	United States	7,084,700,000	3,764,970,000	358	+138	283	7,636	1867
221	Shiga Bank, Ltd., Otsu (e)	Japan	7,077,556,400	5,347,970,588	246	+ 25	112	3,002	1933
222	Gulf Bank, Kuwait	Kuwait	7,073,287,789	6,169,316,966	221		32	950	1960
223	Norkse Creditbank, Oslo	Norway	7,055,978,310s	5,752,200,300s	237	+ 14	143	4,125	1857
224	Caja de Pensiones para la Vejez, Barcelona	Spain	7,029,062,400	7,106,916,180	...		836	5,510	1904
225	Caisse Centrale des Banques Populaires, Paris	France	6,996,000,000t	6,446,121,345t	209		2	1,220	1921
226	Cassa di Risparmio di Roma, Rome	Italy	6,923,427,916	6,595,495,323	...		150	3,935	1836
227	First National Bank, Minneapolis	United States	6,789,804,000	5,221,761,000	256	+ 29	5	1,894	1857
228	Harris Trust & Savings Bank, Chicago	United States	6,764,639,000	6,544,163,000	203		4	3,539	1882
229	Westfalenbank, Bochum	Germany	6,753,709,949st	7,367,987,509st	188		1	623	1921
230	Dime Savings Bank of New York FSB, Brooklyn	United States	6,633,743,000	6,238,423,000	...		65	1,800	1859
231	Credito Romagnolo, Bologna	Italy	6,590,908,179u	6,116,415,162u	226		186	3,838	1896
232	Hanil Bank Ltd., Seoul	Korea	6,540,233,429s	6,636,568,271u	201		141	8,319	1932
233	Commercial Bank of Kuwait	Kuwait	6,537,576,980	6,031,655,740	229		32	1,497	1960
234	European American Bank & Trust Co., New York	United States	6,450,218,000	5,098,979,000	260	+ 26	94	4,494	1968
235	Juroku Bank, Ltd., Gifu (e)	Japan	6,445,932,080	5,142,516,188	259	+ 24	107	3,100	1877
236	First Union National Bank, Charlotte, N.C.	United States	6,425,323,000	5,832,211,000	235		215	4,082	1908
237	Korea First Bank, Seoul	Korea	6,389,098,747s	5,864,989,607s	234		146	8,539	1928
238	Commercial Bank of Korea Ltd., Seoul	Korea	6,364,310,046s	6,192,441,026	220		142	8,670	1899
239	Genossenschaftliche Zentralbank, Vienna	Austria	6,356,645,000u	6,517,419,500u	205		4	807	1927
240	Bank fuer Arbeit und Wirtschaft, Vienna	Austria	6,330,946,500u	6,129,486,932u	224		110	1,876	1947
241	National Bank of Egypt, Cairo (f)	Egypt	6,308,400,000	4,867,290,000u	270	+ 29	100	7,000	1898
242	Hang Seng Bank Ltd., Hong Kong	Hong Kong	6,307,109,840st	6,381,313,400st	213		90	5,000	1933
243	Copenhagen Handelsbank	Denmark	6,262,295,198s	6,538,432,462s	204		366	5,483	1873
244	Ljubljanska Banka, Ljubljana	Yugoslavia	6,252,068,979s	9,646,368,660s	153		404	12,104	1955
245	Jugobanka-United Bank, Belgrade	Yugoslavia	6,183,938,271	8,586,561,816	168		407	10,132	1955
246	Hyakugo Bank, Ltd., Tsu (e)	Japan	6,138,705,920	5,015,019,078	264	+ 18	109	3,062	1878
247	National Bank of Abu Dhabi	United Arab Emirate	6,122,929,168s	6,300,831,300s	215		53	1,436	1968
248	Kiyo Bank, Ltd., Wakayama (e)	Japan	6,041,576,000	4,983,162,480	267	+ 19	90	2,815	1895
249	Anchor Savings Bank FSB, Northport, N.Y.	United States	6,036,259,879	3,062,661,960	...		107	1,993	1868
250	State Bank of Victoria, Melbourne (f)	Australia	6,027,552,277	6,027,075,289	...		534	7,493	1842
251	Union de Banques Arabes et Francaises, Neuilly (w)	France	6,001,125,240	6,262,828,086	218		N.A.	N.A.	1970
252	Bayerische Raiffeisen-Zentralbank, Munich	Germany	5,997,514,000	5,589,955,000	244		11	1,740	1893
253	Citizens & Southern National Bank, Atlanta	United States	5,958,734,000	5,328,338,000	249		166	5,777	1887
254	National Commercial Bank, Tripoli	Libya	5,953,875,220	3,627,841,538	373	+119	32	1,605	1970
255	Sudwestdeutsche Genossenschafts-Zentralbank, Frankfurt	Germany	5,941,332,239	6,265,940,679	217		1	692	1883
256	Caixa Geral de Depositos, Lisbon	Portugal	5,939,499,040s	6,314,236,600	...		300	9,277	1876
257	Suruga Bank, Ltd., Numazu (e)	Japan	5,904,103,952	4,721,770,142	280	+ 23	119	3,275	1895
258	Land Bank of Taiwan, Taipei	Taiwan	5,899,503,490	5,307,969,246	250		55	3,952	1946
259	Cooperative Bank of Taiwan, Taipei	Taiwan	5,849,042,846	4,539,093,278	295	+ 36	66	3,835	1946
260	Hokkoku Bank, Ltd., Kanazawa (e)	Japan	5,829,130,800	4,683,984,398	284	+ 24	114	2,896	1943
261	Northern Trust Co., Chicago	United States	5,820,640,000	5,647,071,000	241		3	3,651	1889
262	Banca Toscana, Florence	Italy	5,768,220,212t	5,940,923,523t	231		182	3,691	1904
263	Connecticut Bank & Trust Co. NA, Hartford	United States	5,763,564,000	4,807,585,000	273	+ 10	145	4,816	1792
264	Tokyo Sogo Bank, Ltd. (e)	Japan	5,759,149,600	4,679,901,364	285	+ 21	78	3,092	1950
265	Cho-Heung Bank Ltd., Seoul	Korea	5,730,677,626u	5,618,009,834s	242		150	8,323	1897
266	AmeriTrust Co. NA, Cleveland	United States	5,720,116,000	5,455,307,000	245		117	3,814	1894
267	Alahli Bank of Kuwait	Kuwait	5,716,842,235	4,903,336,639	269	+ 2	12	658	1968
268	Westpac Savings Bank Ltd., Sydney (e)	Australia	5,652,526,230t	4,563,354,757	...		1,958	39,124	1956
269	Rainier National Bank, Seattle	United States	5,651,838,000	5,294,959,000	252		149	4,646	1889
270	Hyogo Sogo Bank, Ltd., Kobe (e)	Japan	5,638,640,320	4,582,559,898	293	+ 23	120	3,102	1944
271	BancOhio National Bank, Columbus	United States	5,632,998,000	5,288,906,000	253		248	5,174	1929
272	Comerica Bank-Detroit	United States	5,622,448,000	5,341,785,000	248		109	2,633	1849
273	Mercantile National Bank, Dallas	United States	5,601,551,000	4,728,836,000	278	+ 5	1	1,623	1914
274	Standard Bank of South Africa Ltd., Johannesburg	South Africa	5,592,193,425	5,781,699,280	236		N.A.	N.A.	1862
275	Bowery Savings Bank, New York	United States	5,592,000,000	5,007,051,000	...		24	1,136	1834
276	Banco Popular Espanol, Madrid	Spain	5,556,499,200s	8,820,182,280s	164		N.A.	N.A.	1926
277	Privatbanken, Copenhagen	Denmark	5,548,346,300s	4,427,236,000s	304	+ 27	226	4,175	1857
278	Higo Bank, Ltd., Kumamoto (e)	Japan	5,529,451,840	4,551,674,742	294	+ 16	55	3,104	1925
279	Commerzbank International, Luxembourg	Luxembourg	5,505,137,172t	6,283,433,918t	216		0	67	1969
280	Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	Turkey	5,495,079,327	4,272,646,720	316	+ 36	1,138	34,887	1863
281	Lombard North Central Plc, London (e)	United Kingdom	5,479,399,200st	5,257,421,000st	255		140	4,665	1861
282	Philadelphia National Bank	United States	5,470,008,000	5,695,965,000	239		71	4,437	1803
283	United States National Bank, Portland	United States	5,456,182,000	4,790,555,000	275		190	4,746	1891
284	Kinki Sogo Bank, Ltd., Osaka (e)	Japan	5,439,330,640	4,483,226,455	301	+ 17	86	3,031	1942
285	Banco do Estado de Sao Paulo	Brazil	5,404,169,901	7,769,175,656	180		800	27,618	1926
286	Erste Oesterreichische Spar-Casse, Vienna	Austria	5,335,200,695	5,676,830,820	...		106	2,104	1819
287	Development Bank of Singapore Ltd.	Singapore	5,310,373,986	4,664,992,950	287		34	2,534	1968
288	Banque Worms, Paris	France	5,268,138,720	4,981,726,736u	268		27	1,630	1929
289	Norwest Bank Minneapolis NA	United States	5,229,221,000	4,612,716,000	291	+ 2	3	2,069	1872
290	Bank of Baroda, Bombay	India	5,216,000,914u	4,686,372,162u	283		1,821	38,402	1908
291	First Bank of Nigeria Ltd., Lagos	Nigeria	5,210,533,440	4,657,754,780	288		205	9,239	1894
292	United Virginia Bank, Richmond	United States	5,202,845,000	4,679,297,000	286		193	4,997	1865
293	Norddeutsche Genossenschaftsbank, Hannover	Germany	5,186,340,396u	5,947,542,137s	230		4	1,043	1982
294	Nagoya Sogo Bank, Ltd. (e)	Japan	5,179,253,280	4,318,697,019	310	+ 16	99	3,015	1949
295	Sparkasse der Stadt Berlin West, Berlin	Germany	5,168,694,662	5,520,518,197	...		98	2,788	1818
296	Fukuoka Sogo Bank, Ltd. (e)	Japan	5,149,369,760	4,132,250,006	326	+ 30	106	2,410	1924
297	Ogaki-Kyoritsu Bank, Ltd., Ogaki (e)	Japan	5,145,028,000	4,112,430,356	331	+ 34	91	2,544	1896
298	Vereins-und Westbank, Hamburg	Germany	5,135,252,889s	5,050,745,202s	262		277	4,247	1856
299	Banque Misr, Cairo (f)	Egypt	5,130,968,400u	4,723,427,925u	279		300	12,457	1920
300	First Interstate Bank of Oregon NA, Portland	United States	5,108,499,000	4,714,043,000	281		168	3,986	1865

(a) — Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. Assets exclude contra accounts and contingent liabilities and, for foreign banks, are converted at New York cable rate prevailing on date of bank's figures. Unless otherwise noted after the name of the bank, all figures are for fiscal year after 9/30/83. (c) — Latest figures are for a different date than previous year. (d) — Or date one year prior to latest figures unless otherwise noted after name of bank. (e) — Data are for 9/30/83. (f) — Data are for 6/30/83. (g) — Latest data are prior to 6/30/83. (h) — Owns large minority interest in important regional banks which, along with its parent, are known as CIC Group. The CIC Group, Paris, is a bank holding company with assets of $29.3 billion on 12/31/83. (q) — A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company with assets of $50.6 billion on 12/31/83. (s) — Consolidated data. (t) — Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. (u) — Data are not consolidated for affiliates more than 50% owned. (w) — Member of the Al UBAF Banking Group, Neuilly, France, under whose name the seven UBAF banks operate in the international financial markets. The combined assets of Al UBAF Banking Group were $11.2 billion on 12/31/83. (y) — Licensed as an agency in New York, with U.S. activities confined to those that promote foreign trade or are incidental to foreign business. (z) — Incorporated as an investment company under New York State banking law and exercises specialized banking functions. N.A. — Not available

The Top 500 Banks in the World

U.S. AND OVERSEAS BANKS RANKED BY SIZE OF ASSETS

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Asset Rank 1983			Assets in US Dollars 12/31/83 (a)	Assets in US Dollars 12/31/82 (a,d)	Asset Rank 12/31/83	Gain in Rank	Bank Branches 12/31/83	Employees 12/31/83	Operating Since
301	Caisse d'Epargne de Paris	France	5,104,141,753	5,670,867,884	...		N.A.	2,013	N.A.
302	First Pennsylvania Bank NA, Philadelphia	United States	5,079,824,000	5,344,202,000	247		68	3,579	1782
303	Dollar-Dry Dock Savings Bank, Bronx, New York	United States	5,075,796,000	2,625,104,682	...		30	1,200	1890
304	Union Bank of Nigeria Ltd., Lagos (e)	Nigeria	5,066,629,795	4,311,450,000	311	+ 7	178	9,801	1917
305	First National Bank, Atlanta	United States	5,060,981,000	3,815,577,000	357	+ 52	92	3,482	1865
306	Manufacturers National Bank, Detroit	United States	5,052,339,000	4,480,344,000	302		79	3,044	1933
307	Heiwa Sogo Bank, Ltd., Tokyo (e)	Japan	5,030,539,600	3,918,486,926	349	+ 42	97	3,700	1950
308	Shikoku Bank, Ltd., Kochi (e)	Japan	5,030,925,360	4,309,051,858	312	+ 4	113	2,677	1878
309	Kofuku Sogo Bank, Ltd., Osaka (e)	Japan	5,028,152,400	4,230,015,780	320	+ 11	95	3,002	1926
310	Philippine National Bank, Manila	Philippines	5,026,813,990u	6,410,400,480u	210		203	7,107	1916
311	Fukui Bank, Ltd. (e)	Japan	5,026,193,520	4,285,912,776	314	+ 3	117	2,497	1899
312	Kleinwort, Benson, Lonsdale Plc, London	United Kingdom	5,016,195,250s	5,188,035,020s	258		1	1,654	1792
313	Kagoshima Bank, Ltd. (e)	Japan	5,000,494,880	3,933,294,218	347	+ 34	117	2,772	1879
314	United Bank for Africa Ltd., Lagos	Nigeria	4,994,283,000u	5,012,259,000u	265		N.A.	N.A.	1961
315	Christiania Bank og Kreditkasse, Oslo	Norway	4,986,298,731s	4,688,620,494s	282		39	3,674	1848
316	Societe Generale Alsacienne de Banque, Strasbourg	France	4,978,568,563s	5,304,475,358s	251		154	2,541	1881
317	Bank Negara Indonesia 1946, Jakarta	Indonesia	4,975,092,084	4,739,938,467	277		238	12,391	1946
318	Bank of India, Bombay	India	4,964,574,230	4,445,230,981	303		1,710	42,415	1906
319	Nederlandse Credietbank, Amsterdam	Netherlands	4,939,491,364s	5,730,030,672s	238		99	2,592	1918
320	United Overseas Bank Ltd., Singapore	Singapore	4,909,881,834s	4,399,339,386s	305		88	3,886	1935
321	Great American Federal Savings Bank, San Diego, Calif.	United States	4,887,793,800	4,463,342,619	...		123	1,716	1885
322	Habib Bank Ltd., Karachi	Pakistan	4,881,149,922s	3,995,876,063s	341	+ 19	1	23,106	1941
323	First Interstate Bank of Arizona NA, Phoenix	United States	4,874,400,000	4,508,115,000	298		169	4,205	1877
324	Landesgirokasse, Stuttgart	Germany	4,858,614,103	5,203,475,967	257		243	3,902	1818
325	Banco de Chile, Santiago	Chile	4,855,870,393s	4,255,459,071s	318		N.A.	N.A.	1893
326	Sears Savings Bank, Los Angeles	United States	4,845,561,000	.....	...		100	1,098	1946
327	Banco Urquijo Union, Madrid	Spain	4,834,336,000t	.....	...		178	3,600	1983
328	Punjab National Bank, New Delhi	India	4,818,147,762	4,531,840,337	296		1,986	41,221	1895
329	Bank of Credit & Comm Int'l (Overseas) Ltd., Georgetown	Cayman Islands	4,809,306,770	3,827,836,089	356	+ 27	57	2,179	1976
330	Fleet National Bank, Providence, R.I.	United States	4,806,032,000	3,869,395,000	354	+ 24	47	2,071	1791
331	Banco Itau, Sao Paulo	Brazil	4,794,389,784	6,478,745,912s	207		872	66,922	1944
332	Bank Leu, Ltd., Zurich	Switzerland	4,794,070,365u	4,654,210,638u	289		N.A.	1,113	1755
333	Chuo Sogo Bank, Ltd., Nagoya (e)	Japan	4,790,305,360u	3,502,349,892	387	+ 54	92	2,584	1910
334	Privredna Banka Sarajevo-Udruzena Banka, Sarajevo	Yugoslavia	4,788,776,787	7,138,548,000	191		22	7,727	1971
335	Toho Bank, Ltd., Fukushima (e)	Japan	4,786,625,040	3,882,161,382	352	+ 17	93	2,587	1941
336	Bank Mees & Hope, Amsterdam	Netherlands	4,760,972,786st	5,282,666,550st	254		16	2,095	1720
337	Istituto Bancario Italiano, Milan	Italy	4,760,709,193u	4,624,622,282	290		67	2,905	1918
338	Banco del Estado de Chile, Santiago	Chile	4,733,683,462	3,499,128,371s	389	+ 51	181	6,320	1953
339	Riggs National Bank, Washington, D.C.	United States	4,712,275,000	3,588,905,000	375	+ 36	32	1,843	1836
340	Central Bank of India, Bombay (c)	India	4,696,180,818	4,323,840,334	309		2,289	40,677	1911
341	Fidelity Bank, Philadelphia	United States	4,685,947,000	3,975,072,000	345	+ 4	69	2,731	1866
342	Caja de Ahorros y Monte de Piedad de Madrid	Spain	4,626,283,968s	4,558,847,118	...		518	4,551	1702
343	Postipankki, Helsinki	Finland	4,595,059,360s	4,529,769,640s	297		40	6,200	1886
344	Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo	Italy	4,589,916,694	4,284,009,641	...		229	3,975	1831
345	Banque de l'Union Europeenne, Paris	France	4,561,095,720t	4,818,146,000u	272		6	1,392	1968
346	Connecticut National Bank, Hartford	United States	4,551,259,000	4,062,761,000	336		121	3,598	1792
347	Maryland National Bank, Baltimore	United States	4,491,171,000	4,075,415,000	333		195	3,904	1933
348	Malayan Banking Berhad, Kuala Lumpur (f)	Malaysia	4,478,020,000s	4,066,624,443s	335		170	6,585	1960
349	Aomori Bank, Ltd. (e)	Japan	4,438,304,800	3,182,961,350	421	+ 72	96	2,289	1943
350	Arab African International Bank, Cairo	Egypt	4,436,101,000s	3,687,263,000s	366	+ 16	10	962	1964
351	United Mizrahi Bank Ltd., Tel-Aviv	Israel	4,433,982,500s	4,837,071,393s	271		122	3,296	1923
352	Oita Bank, Ltd. (e)	Japan	4,367,301,760	3,639,687,970	372	+ 20	107	2,337	1893
353	Bank of Credit & Commerce International, Luxembourg	Luxembourg	4,364,982,472	3,330,610,462	405	+ 52	66	2,533	1972
354	Awa Bank, Ltd., Tokushima (e)	Japan	4,350,693,680	3,573,693,188	376	+ 22	84	2,099	1896
355	Banca Provinciale Lombarda, Bergamo	Italy	4,326,916,504	4,351,984,022	308		116	2,925	1932
356	Bank of New England NA, Boston	United States	4,304,960,000	3,706,985,000	364	+ 8	17	2,621	1831
357	Banca Popolare di Bergamo	Italy	4,303,302,484	3,994,733,325	342		119	2,511	1869
358	California First Bank, San Francisco	United States	4,301,003,000t	4,121,567,000t	327		132	4,080	1975
359	Societe Lyonnaise de Banque, Lyons	France	4,280,040,000u	4,075,006,000u	334		306	3,895	1865
360	San-in Godo Bank, Ltd., Matsue (e)	Japan	4,276,213,840	3,499,904,538	388	+ 28	120	2,275	1941
361	Tokyo Tomin Bank, Ltd. (e)	Japan	4,272,194,320	3,505,718,302	385	+ 24	71	2,640	1951
362	Bank of Tokyo Trust Co., New York	United States	4,260,708,000t	3,907,635,528t	350		6	356	1955
363	Banque Commerciale pour l'Europe du Nord, Paris	France	4,254,348,229	4,805,888,966	274		0	331	1921
364	Centrale Raiffeisenkas van Belgische Boerenbond, Leuven	Belgium	4,244,147,461	4,244,493,600	...		1,035	2,809	1895
365	First Commercial Bank, Taipei	Taiwan	4,244,097,606u	4,113,957,356	330		107	5,180	1899
366	Iwate Bank, Ltd., Morioka (e)	Japan	4,196,255,920	3,489,378,722	390	+ 24	98	2,143	1932
367	Cassa di Risparmio di Verona, Vicenza & Belluno, Verona	Italy	4,189,838,879	4,264,269,172	...		155	2,805	1825
368	National Bank of Pakistan, Karachi	Pakistan	4,185,953,025	2,728,401,200	472	-104	1,385	21,734	1949
369	Eighteenth Bank, Ltd., Nagasaki (e)	Japan	4,174,695,520	3,396,224,506	402	+ 33	91	2,036	1877
370	Canara Bank, Bangalore	India	4,145,420,000	3,401,941,200	401	+ 31	1,443	39,818	1906
371	Montreal City & District Savings Bank	Canada	4,131,740,657	3,673,582,293	...		139	1,953	1846
372	Bank of New Zealand, Ltd., Wellington (g)	New Zealand	4,111,199,040	4,058,779,688s	337		257	7,000	1861
373	Huntington National Bank, Columbus, Ohio	United States	4,105,100,000	3,680,601,000	367		130	3,299	1866
374	Gotabanken, Goteborg	Sweden	4,099,093,100s	4,115,256,600s	329		169	2,331	1848
375	Genossenschaftliche Zentralbank, Stuttgart	Germany	4,064,451,600	3,738,558,600	361		0	449	1970
376	Long Island Savings Bank FSB, Queens, New York	United States	4,062,663,000	1,241,266,000	...		47	1,064	1876
377	Hokuetsu Bank, Ltd., Nagaoka (e)	Japan	4,056,106,960	3,292,566,806	411	+ 34	83	2,069	1878
378	Akita Bank, Ltd. (e)	Japan	4,034,029,280	3,464,024,458	394	+ 16	87	1,966	1879
379	Bank Dagang Negara, Jakarta	Indonesia	4,032,256,768s	4,257,288,741	317		83	6,649	1960
380	Fukutoku Sogo Bank, Ltd., Osaka (e)	Japan	4,031,107,920	3,310,879,046	408	+ 28	83	2,398	1949
381	Hokuyo Sogo Bank, Ltd., Sapporo (e)	Japan	4,027,457,280	3,307,786,064	409	+ 28	96	2,320	1917
382	First National Bank, St. Paul, Minn.	United States	4,026,624,000	3,546,604,000	379		1	895	1853
383	Saudi International Bank, London	United Kingdom	4,020,625,250	4,076,114,280s	332		1	288	1976
384	West LB International, Luxembourg	Luxembourg	4,009,908,958t	4,504,616,885t	300		0	71	1972
385	Continental Bank of Canada, Toronto	Canada	3,999,646,010	3,318,381,153	406	+ 21	56	1,760	1979
386	National City Bank, Cleveland	United States	3,995,962,000	4,116,320,000	328		63	2,263	1845
387	Morgan Grenfell & Co. Ltd., London	United Kingdom	3,973,129,050s	3,519,176,640s	384		26	1,200	1838
388	Sal. Oppenheim jr. & Cie., Cologne	Germany	3,969,889,780s	4,194,309,267s	322		9	691	1789
389	State Bank of New South Wales, Sydney (f)	Australia	3,968,783,418	2,954,408,858	449	+ 60	246	5,111	1983
390	Chang Hwa Commercial Bank, Ltd., Taichung	Taiwan	3,966,342,788	3,204,130,786	418	+ 28	101	4,880	1905
391	Stadtsparkasse Koeln, Cologne	Germany	3,964,839,633	4,255,604,151	...		121	3,071	1826
392	Musashino Bank, Ltd., Omiya (e)	Japan	3,954,003,520	3,088,646,214	435	+ 43	68	2,171	1952
393	Hua Nan Commercial Bank, Ltd., Taipei	Taiwan	3,950,136,000	3,142,195,684	431	+ 38	88	4,734	1919
394	Montagu (Samuel) & Co., Ltd., London	United Kingdom	3,945,088,950t	3,158,985,830t	424	+ 30	3	870	1853
395	Banque Internationale a Luxembourg	Luxembourg	3,939,740,269	4,200,903,315s	321		52	1,568	1856
396	Banque Cantonale de Berne	Switzerland	3,937,140,432	3,985,828,950	344		64	1,299	1834
397	Citibank (South Dakota) NA, Sioux Falls	United States	3,933,906,000	2,834,504,000	458	+ 61	0	1,600	1981
398	Hiroshima Sogo Bank, Ltd. (e)	Japan	3,931,285,600	3,190,610,060	420	+ 22	82	2,253	1923
399	Turkiye Is Bankasi, Ankara	Turkey	3,923,264,070s	3,905,262,360s	351		905	23,086	1924
400	Lincoln First Bank NA, Rochester, N.Y.	United States	3,917,983,000	3,732,934,000	362		136	3,658	1979

(a) — Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. Assets exclude contra accounts and contingent liabilities and, for foreign banks, are converted at New York cable rate prevailing on date of bank's figures. Unless otherwise noted after the name of the bank, all figures are for fiscal year after 9/30/83. (c) — Latest figures are for a different date than previous year. (d) — Or date one year prior to latest figures unless otherwise noted after name of bank. (e) — Data are for 9/30/83. (f) — Data are for 6/30/83. (g) — Latest data are prior to 6/30/83. (h) — Owns large minority interest in important regional banks which, along with its parent, are known as CIC Group. The CIC Group, Paris, is a bank holding company with assets of $29.3 billion on 12/31/83. (q) — A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company with assets of $50.6 billion on 12/31/83. (s) — Consolidated data. (t) — Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. (u) — Data are not consolidated for affiliates more than 50% owned. (w) — Member of the Al UBAF Banking Group, Neuilly, France, under whose name the seven UBAF banks operate in the international financial markets. The combined assets of Al UBAF Banking Group were $11.2 billion on 12/31/83. (y) — Licensed as an agency in New York, with U.S. activities confined to those that promote foreign trade or are incidental to foreign business. (z) — Incorporated as an investment company under New York State banking law and exercises specialized banking functions. N.A. — Not available.

The Top 500 Banks in the World

U.S. AND OVERSEAS BANKS RANKED BY SIZE OF ASSETS

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Asset Rank 1983			Assets in US Dollars 12/31/83 (a)	Assets in US Dollars 12/31/82 (a,d)	Asset Rank 12/31/83	Gain in Rank	Bank Branches 12/31/83	Employees 12/31/83	Operating Since
401	Nuovo Banco Ambrosiano, Milan (c,f)	Italy	3,909,776,088u	.....	...		116	3,878	1982
402	Banco Portugues do Atlantico, Oporto	Portugal	3,903,904,288s	5,063,268,337s	261		154	6,134	1919
403	Shinwa Bank, Ltd., Sasebo (e)	Japan	3,898,251,760	3,255,815,778	413	+ 10	98	2,110	1939
404	Hambros Bank Ltd., London	United Kingdom	3,896,729,788s	3,764,387,720s	359		1	1,607	N.A.
405	Volkskas, Ltd., Pretoria	South Africa	3,892,924,422s	3,863,991,023s	355		315	20,500	1935
406	Provident National Bank, Philadelphia	United States	3,884,316,000	3,589,302,000	374		69	2,518	1847
407	Chiba Sogo Bank, Ltd. (e)	Japan	3,871,620,320	2,978,095,026	447	+ 40	75	2,116	1943
408	Yamanashi Chuo Bank, Ltd., Kofu (e)	Japan	3,870,954,640	3,149,154,424	429	+ 21	65	2,000	1941
409	Girard Bank, Philadelphia	United States	3,863,806,000	4,141,382,000	325		149	3,593	1836
410	Banque du Caire, Cairo (f)	Egypt	3,836,116,800	3,357,021,915u	403		114	8,049	1952
411	Banco de la Provincia de Buenos Aires	Argentina	3,799,419,000	2,837,225,812	457	+ 46	327	15,698	1822
412	BFG Luxembourg	Luxembourg	3,798,766,920tu	3,988,113,909tu	343		N.A.	N.A.	1973
413	Bank of Osaka, Ltd. (e)	Japan	3,796,330,640	3,182,961,350	422	+ 9	66	1,864	1950
414	Bank of Virginia, Richmond	United States	3,782,856,000	3,216,947,000	417	+ 3	124	2,876	1922
415	C.O.B.-Caisse d'Epargne Privee, Brussels	Belgium	3,768,230,897	4,085,974,282	...		450	1,865	1924
416	Luzerner Kantonalbank, Lucerne	Switzerland	3,735,612,232	3,855,560,452	...		21	806	1850
417	State Street Bank & Trust Co., Boston	United States	3,728,492,000	3,300,566,000	410		17	3,322	1792
418	Caisse d'Epargne de l'Etat, Luxembourg	Luxembourg	3,709,281,843	4,118,759,677	...		89	1,170	1856
419	AmSouth Bank NA, Birmingham, Ala.	United States	3,695,609,000	2,134,495,000	555	+136	113	3,342	1973
420	Bank of California NA, San Francisco	United States	3,693,937,000	3,666,564,000	369		26	2,234	1864
421	Union Bank of Switzerland (Luxembourg)	Luxembourg	3,689,735,908t	3,879,963,006t	353		0	80	1973
422	Banca Cattolica del Veneto, Vicenza	Italy	3,680,840,276	3,717,760,092t	363		194	3,442	1892
423	Banque Cantonale Vaudoise, Lausanne	Switzerland	3,676,498,200	3,696,237,174	365		56	1,421	1846
424	Taisei Sogo Bank, Ltd., Maebashi (e)	Japan	3,670,640,080	2,990,943,370	446	+ 22	76	2,277	1942
425	People's Bank-Bridgeport, Conn.	United States	3,646,877,130	2,483,241,955	...		59	1,478	1842
426	American Security Bank NA, Washington, D.C.	United States	3,642,420,000	3,220,793,000	416		40	1,406	1889
427	Banco Lariano, Como	Italy	3,635,825,348t	3,662,169,423t	370		120	2,243	1908
428	Banque Generale du Luxembourg	Luxembourg	3,632,358,281s	4,012,037,974	340		50	1,335	1919
429	Vojvodjanska Banka-Udruzena Banka, Novi Sad	Yugoslavia	3,617,021,888	5,656,825,116	240		18	5,400	1961
430	Howard Savings Bank, Newark, N.J.	United States	3,612,771,000	3,337,349,000	...		56	1,102	1857
431	Credit Lyonnais Bank Nederland, Rotterdam	Netherlands	3,597,926,384st	4,393,044,292st	306		83	2,616	1925
432	Ehime Sogo Bank, Ltd., Matsuyama (e)	Japan	3,583,915,120	2,769,153,112	468	+ 36	76	1,709	1943
433	Kredietbank S.A. Luxembourgeoise, Luxembourg	Luxembourg	3,583,098,000s	3,553,360,000st	378		4	1,048	1949
434	Cassa di Risparmio di Firenze, Florence	Italy	3,571,923,652	3,619,048,169	...		170	3,436	1829
435	Chukyo Sogo Bank, Ltd., Nagoya (e)	Japan	3,560,968,240	3,025,621,244	442	+ 7	81	2,290	1943
436	Dai-San Sogo Bank, Ltd., Matsuzaka (e)	Japan	3,560,713,840	2,909,625,114	451	+ 15	83	2,146	1912
437	Saudi American Bank, Riyadh	Saudi Arabia	3,533,518,635	3,151,716,955	427		26	1,400	1980
438	Nassauische Sparkasse Wiesbaden, Wiesbaden	Germany	3,533,203,772	3,866,102,891	...		319	2,307	1840
439	Banca della Svizzera Italiana, Lugano	Switzerland	3,529,657,172s	3,253,690,858s	414		33	1,418	1873
440	Bank of the Southwest NA, Houston	United States	3,529,108,000	2,962,137,000	448	+ 8	2	838	1907
441	Centerre Bank NA, St. Louis, Mo.	United States	3,524,909,000	3,313,913,000	407		3	1,795	1919
442	Bank of Kuwait and the Middle East	Kuwait	3,521,046,793	3,478,816,204	392		16	732	1941
443	Scandinavian Bank Ltd., London	United Kingdom	3,498,020,600s	3,223,917,130s	415		14	668	1969
444	United Bank, Ltd., Karachi	Pakistan	3,493,904,725u	2,779,546,076u	466	+ 22	1,623	19,022	1959
445	Hill, Samuel & Co., Ltd., London	United Kingdom	3,481,973,200s	3,479,371,000	391		8	1,507	1831
446	Bank Bumi Daya, Jakarta	Indonesia	3,481,120,064	4,171,420,197	323		76	7,000	1959
447	Florida National Bank, Jacksonville	United States	3,475,555,000	1,090,651,000	...		92	4,200	1889
448	Krung Thai Bank Ltd., Bangkok	Thailand	3,466,617,000	3,123,374,205	432		208	8,892	1966
449	Michinoku Bank, Ltd., Hirosaki (e)	Japan	3,464,796,560	2,808,833,354	461	+ 12	93	2,359	1921
450	Banque Internationale pour l'Afrique Occidentale, Paris	France	3,457,080,000s	3,503,854,000s	386		N.A.	8,060	1965
451	Yamagata Bank, Ltd. (e)	Japan	3,450,422,960	2,827,871,384	459	+ 8	77	1,879	1881
452	Commercial Bank of Greece, Athens	Greece	3,449,516,253u	4,038,148,876u	338		255	5,896	1907
453	Banca Serfin, Mexico City	Mexico	3,446,937,802	2,047,455,262u	570	+117	446	15,753	1864
454	Citibank (New York) NA, Buffalo	United States	3,445,830,000	2,591,314,000	485	+ 31	36	4,574	1972
455	Bayerische Landesbank International, Luxembourg (e)	Luxembourg	3,431,068,957t	3,761,620,568t	360		N.A.	N.A.	1973
456	Oversea-Chinese Banking Corp., Ltd., Singapore	Singapore	3,411,417,636s	3,178,480,000s	423		56	2,444	1932
457	Sparekassen SDS, Copenhagen	Denmark	3,403,735,000	3,937,526,277	...		380	3,826	1973
458	Washington Mutual Savings Bank, Seattle	United States	3,400,205,000	2,690,099,000	...		39	1,000	1889
459	First Wisconsin National Bank, Milwaukee	United States	3,385,444,000	3,349,326,000	404		17	2,947	1853
460	Allied Bank of Texas, Houston	United States	3,381,108,000	2,438,303,000	504	+ 44	0	785	1956
461	Banco Mexicano Somex, Mexico City	Mexico	3,368,986,542s	2,071,167,781s	...		462	14,256	1979
462	Fidelity Union Bank, Newark, N.J.	United States	3,368,545,000	3,076,182,640	437		99	2,932	1875
463	Israel Discount Bank of New York	United States	3,362,280,000t	3,069,755,000t	438		7	688	1922
464	Mercantile Trust Co. NA, St. Louis, Mo.	United States	3,345,704,000	3,927,619,000	348		1	1,973	1855
465	Miyazaki Bank, Ltd. (e)	Japan	3,330,689,600	2,733,485,186	471	+ 6	90	1,802	1932
466	Chiba Kogyo Bank, Ltd. (e)	Japan	3,324,613,680	2,592,302,282	484	+ 18	60	1,847	1952
467	Kreissparkasse Koeln, Cologne	Germany	3,318,873,561	3,601,903,972	...		102	2,060	1855
468	Uniao de Bancos Brasileiros, Rio de Janeiro	Brazil	3,312,559,541s	4,287,884,323	313		539	37,000	1967
469	Bergen Bank	Norway	3,306,622,841u	3,197,506,998u	419		109	2,567	1855
470	Banco Pinto & Sotto Mayor, Lisbon	Portugal	3,295,504,318	3,677,585,000u	368		150	7,143	1914
471	Banque Cantonale de St. Gall	Switzerland	3,284,901,432	3,212,125,781	...		N.A.	N.A.	1868
472	Atlantic National Bank of Florida, Jacksonville	United States	3,284,110,000	2,515,900,000	496	+ 24	113	2,843	1903
473	Baden-Wuerttembergische Bank, Stuttgart	Germany	3,278,886,581s	3,463,195,438s	395		139	1,731	1871
474	First National Bank, Louisville, Ky.	United States	3,274,833,000	2,780,982,669	464		76	2,522	1863
475	Ghana Commercial Bank, Accra (f)	Ghana	3,272,764,340s	2,442,933,953	503	+ 28	148	8,000	1953
476	Clydesdale Bank Plc, Glasgow	United Kingdom	3,267,896,900st	3,535,400,610st	380		N.A.	N.A.	1838
477	Bank of Communications, Taipei	Taiwan	3,267,488,714	2,187,118,140u	545	+ 68	11	810	1907
478	Landesbank Saar-Girozentrale, Saarbrucken	Germany	3,256,758,000u	3,527,433,000u	382		0	614	1941
479	Bank of the Ryukyus, Ltd., Naha (e)	Japan	3,256,565,920	2,489,947,282	497	+ 18	67	1,838	1948
480	Bank fuer Handel und Industrie, Berlin	Germany	3,253,990,292tu	3,559,787,289tu	377		79	1,805	1949
481	First National Bank of Maryland, Baltimore	United States	3,249,515,000	3,017,923,000	443		169	3,542	1865
482	Cassa di Risparmio di Genova e Imperia, Genoa	Italy	3,246,215,432	3,611,181,622	...		120	2,710	1846
483	Bank of Hawaii, Honolulu	United States	3,240,900,000	2,865,731,000	455		61	2,818	1897
484	American Savings Bank FSB, New York	United States	3,231,897,000	3,252,193,431	...		40	991	1851
485	Albank Alsaudi Alhollandi, Jeddah	Saudi Arabia	3,226,086,968	1,994,307,397	577	+ 92	20	910	1977
486	Syndicate Bank, Manipal	India	3,221,450,000	2,880,182,875	454		1,301	29,906	1925
487	Trade Development Bank, Geneva	Switzerland	3,213,520,506t	2,527,857,462	494	+ 7	4	769	1960
488	Equibank, Pittsburgh	United States	3,207,614,000	3,150,079,000	428		88	2,050	1871
489	Australia & New Zealand Savings Bank, Ltd., Melbourne (e)	Australia	3,207,475,557t	2,592,114,733	...		965	N.A.	N.A.
490	Indian Overseas Bank, Madras	India	3,207,395,700	2,693,755,548	475		975	23,712	1937
491	Thai Farmers Bank, Bangkok	Thailand	3,205,758,746	2,639,561,183	478		249	8,499	1945
492	American Fletcher Nat'l Bank & Trust Co., Indianapolis	United States	3,196,220,000	2,751,490,000	469		62	2,137	1839
493	European Banking Co. SA, Brussels	Belgium	3,191,969,211	3,447,222,502	396		1	78	1967
494	Stadtsparkasse Munchen, Munich	Germany	3,190,385,627	3,345,867,069	...		110	2,534	1824
495	Moscow Narodny Bank Ltd., London	United Kingdom	3,176,167,000	2,668,476,790	476		2	344	1919
496	Sparkasse in Bremen	Germany	3,143,198,589s	3,278,394,000	...		89	2,092	1825
497	Bank of Saga, Ltd. (e)	Japan	3,128,403,440	2,567,440,361	488		89	1,839	1882
498	Mercantile Bank of Canada, Montreal	Canada	3,115,413,088	3,438,717,224	397		12	863	1953
499	NCNB National Bank of Florida, Tampa	United States	3,095,411,000	1,160,241,013	...		75	N.A.	1894
500	Banque Sudameris, Paris	France	3,094,894,680s	3,426,348,148s	398		172	6,927	1910

(a) — Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. Assets exclude contra accounts and contingent liabilities and, for foreign banks, are converted at New York cable rate prevailing on date of bank's figures. Unless otherwise noted after the name of the bank, all figures are for fiscal year after 9/30/83. (c) — Latest figures are for a different date than previous year. (d) — Or date one year prior to latest figures unless otherwise noted after name of bank. (e) — Data are for 9/30/83. (f) — Data are for 6/30/83. (g) — Latest data are prior to 6/30/83. (h) — Owns large minority interest in important regional banks which, along with its parent, are known as CIC Group. The CIC Group, Paris, is a bank holding company with assets of $29.3 billion on 12/31/83. (q) — A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company with assets of $50.6 billion on 12/31/83. (s) — Consolidated data. (t) — Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. (u) — Data are not consolidated for affiliates more than 50% owned. (w) — Member of the Al UBAF Banking Group, Neuilly, France, under whose name the seven UBAF banks operate in the international financial markets. The combined assets of Al UBAF Banking Group were $11.2 billion on 12/31/83. (y) — Licensed as an agency in New York, with U.S. activities confined to those that promote foreign trade or are incidental to foreign business. (z) — Incorporated as an investment company under New York State banking law and exercises specialized banking functions. N.A. — Not available.

The Top Banking Organizations in the World

A Listing of Bank Holding Companies, Commercial Banks, and Savings Banks With Assets of $25 Billion or More on 12/31/83

(In Millions of Dollars)

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Rank	Name of Organization	Country	Total Assets (a) 12/31/83	Total Assets (a) 12/31/82	Rank 12/31/82	Gain in Rank	Name of Holding Co.'s Lead Bank	Rank Among Top 500 Banks (b) Deposits	Assets
1	Citicorp, New York	United States	125,974	120,680	1		Citibank NA, New York	7	2
2	BankAmerica Corp., San Francisco	United States	115,442	115,241	2		Bank of America NT & SA, San Francisco	1	3
3	Dai-Ichi Kangyo Bank Ltd., Tokyo	Japan (e,v)	110,451	87,193	8	+ 5	.....	2	1
4	Fuji Bank,Ltd.,Tokyo	Japan (e)	103,634	84,002	10	+ 6	.....	5	4
5	Sumitomo Bank Ltd., Osaka	Japan (e)	101,254	80,932	13	+ 8	.....	6	5
6	Banque Nationale de Paris	France	101,191	107,949	3		.....	3	6
7	Mitsubishi Bank Ltd., Tokyo	Japan (e)	98,167	81,048	12	+ 5	.....	8	7
8	Barclays Bank Plc, London	United Kingdom	94,111	95,064	5		.....	4	8
9	Sanwa Bank Ltd., Osaka	Japan (e,s)	91,355	75,009	16	+ 7	.....	12	9
10	Credit Agricole Mutuel, Paris	France (v)	90,365	96,719	4		.....	13	10
11	Credit Lyonnais, Paris	France	88,273	94,979	6		.....	9	11
12	National Westminster Bank Plc, London	United Kingdom	87,025	87,724	7		.....	10	12
13	Societe Generale, Paris	France	86,493	84,186	9		.....	11	13
14	Deutsche Bank, Frankfurt	Germany	76,765	81,851	11		.....	14	14
15	Midland Bank Plc, London	United Kingdom	76,289	77,279	14		.....	15	15
16	Chase Manhattan Corp., New York	United States	75,350	77,050	15		Chase Manhattan Bank NA, New York	19	18
17	Norinchukin Bank, Tokyo	Japan (e)	75,315	56,673	25	- 8	.....	17	16
18	Industrial Bank of Japan, Ltd., Tokyo	Japan (e,v)	74,193	60,051	20	- 2	.....	16	17
19	Mitsui Bank, Ltd., Tokyo	Japan (e)	69,541	57,508	23	- 4	.....	20	19
20	Royal Bank of Canada, Montreal	Canada	65,467	69,313	17		.....	18	20
21	Bank of Tokyo, Ltd.	Japan (e)	65,090	64,845	18		.....	26	21
22	Tokai Bank Ltd., Nagoya	Japan (e)	64,767	54,186	30	- 8	.....	23	22
23	Manufacturers Hanover Corp., New York	United States	60,918	60,114	19		Manufacturers Hanover Trust Co., New York	37	30
24	Compagnie Financiere de Paribas, Paris	France (c)	60,609	50,644	33	- 9	Banque Paribas, Paris	88	82
25	Long-Term Credit Bank of Japan Ltd., Tokyo	Japan (e,u)	60,391	47,370	36	- 11	.....	24	23
26	Dresdner Bank, Frankfurt	Germany	58,709	56,542	26		.....	21	24
27	Hongkong & Shanghai Banking Corp.	Hong Kong	58,177	56,897	24		.....	22	26
28	Mitsubishi Trust & Banking Corp., Tokyo	Japan (e,u)	57,382	45,420	40	- 12	.....	25	27
29	J.P. Morgan & Co., Inc., New York	United States	56,186	54,699	29		Morgan Guaranty Trust Co., New York	40	29
30	Lloyds Bank Plc, London	United Kingdom	55,726	55,476	27		.....	27	28
31	Banco do Brasil, Brasilia	Brazil	54,245	59,110	21		.....	68	31
32	Taiyo Kobe Bank, Ltd., Kobe	Japan (e,u)	53,242	44,807	41	- 9	.....	35	32
33	Union Bank of Switzerland, Zurich	Switzerland (u)	52,850	52,964	32		.....	32	33
34	Canadian Imperial Bank of Commerce, Totonto	Canada	52,769	53,392	31		.....	29	34
35	Sumitomo Trust & Banking Co., Ltd., Osaka	Japan (e,u)	52,320	41,365	48	- 13	.....	31	35
36	Mitsui Trust & Banking Co., Ltd., Tokyo	Japan (e,u)	51,131	40,451	49	- 13	.....	34	36
37	Westdeutsche Landesbank Girozentrale, Duesseldorf	Germany	51,035	54,738	28		.....	28	37
38	Bank of Montreal	Canada	48,747	48,101	35		.....	33	38
39	Swiss Bank Corp., Basle	Switzerland (u)	48,267	48,214	34		.....	36	39
40	Chemical New York Corp.,	United States	47,789	45,529	39		Chemical Bank, New York	50	41
41	Daiwa Bank, Ltd., Osaka	Japan (e,u)	47,187	38,251	54	- 13	.....	38	40
42	Sears, Roebuck & Co., Inc., Chicago	United States (r)	46,176	36,643	57	- 15	Sears Savings Bank, Los Angeles	326	326
43	American Express Co., New York	United States	43,981	28,311	73	- 30	American Express Int'l Banking Cp., N.Y. (y)	128	127
44	Banca Nazionale del Lavoro, Rome	Italy	43,837	46,994	38		.....	43	42
45	Algemene Bank Nederland, Amsterdam	Netherlands	43,227	47,243	37		.....	44	43
46	Bank of Nova Scotia, Toronto	Canada	42,719	41,896	47	- 1	.....	39	44
47	First Interstate Bancorp., Los Angeles	United States	42,664	39,330	51	- 4	First Interstate Bank of Calif., Los Angeles	99	98
48	Banco Espanol de Credito, Madrid	Spain	42,320	34,707	60	- 12	.....	102	45
49	Standard Chartered Bank Plc, London	United Kingdom	41,930	39,134	52	- 3	.....	45	46
50	Bayerische Vereinsbank, Munich	Germany	41,620	43,548	43		.....	42	47
51	Commerzbank, Duesseldorf	Germany	41,505	44,648	42		.....	41	48
52	Continental Illinois Corp., Chicago	United States	41,238	42,209	45		Continental Illinois NB&T Co., Chicago	56	51
53	Yasuda Trust & Banking Co., Ltd., Tokyo	Japan (e)	40,242	29,824	65	- 12	.....	46	49
54	Amsterdam-Rotterdam Bank, Amsterdam	Netherlands	39,957	42,404	44		.....	51	50
55	Banca Commerciale Italiana, Milan	Italy	39,337	39,722	50		.....	47	52
56	Security Pacific Corp., Los Angeles, Calif.	United States	38,613	34,793	58	- 2	Security Pacific National Bank, Los Angeles	62	59
57	Rabobank Nederland, Utrecht	Netherlands	38,561	41,992	46		.....	54	53
58	Nippon Credit Bank., Ltd., Tokyo	Japan (e)	37,115	29,217	66	- 8	.....	53	54
59	Bankers Trust New York Corp.	United States	36,952	37,975	56		Bankers Trust Co., New York	71	55
60	Bayerische Landesbank Girozentrale, Munich	Germany	36,117	38,976	53		.....	48	56
61	Bayerische Hypotheken-und Wechsel-Bank, Munich	Germany	35,627	37,996	55		.....	49	57
62	Credit Suisse, Zurich	Switzerland (u)	35,466	36,602	57		.....	52	58
63	First Chicago Corp.	United States	34,871	34,410	61		First National Bank, Chicago	61	61
64	Shoko Chukin Bank, Tokyo	Japan (e)	33,899	26,347	78	+ 14	.....	55	60
65	Kyowa Bank, Ltd., Tokyo	Japan (e,u)	32,757	28,357	72	- 7	.....	64	62
66	Toronto Dominion Bank	Canada	32,557	34,756	59		.....	57	63
67	Cassa di Risparmio delle Provincie Lombarde, Milan	Italy	31,775	32,423	62		.....	70	64
68	Saitama Bank Ltd., Urawa	Japan (e,u)	30,778	25,804	79	+ 11	.....	65	67
69	Norddeutsche Landesbank Girozentrale, Hannover	Germany	30,718	24,554	...		.....	63	68
70	Toyo Trust & Banking Co., Ltd., Tokyo	Japan (e)	30,552	23,275	...		.....	59	69
71	Istituto Bancario San Paolo di Torino, Turin	Italy	30,406	30,781	64		.....	69	70
72	CIC Group, Paris	France	29,280	25,517	80	- 8	Credit Industrial et Commercial, Paris (j)		
73	Credito Italiano, Milan	Italy	29,245	28,397	70		.....	66	71
74	Deutsche Genossenschaftsbank, Frankfurt	Germany	28,319	28,749	69		.....	100	72
75	Wespac Banking Corp., Sydney	Australia	28,271	27,688	74		.....	77	73
76	Bank Melli Iran, Tehran	Iran	27,943	26,467	77	- 1	.....	84	74
77	Societe Generale de Banque, Brussels	Belgium	27,652	28,851	67		.....	67	75
78	Monte dei Paschi di Siena	Italy	27,535	28,370	71		.....	72	76
79	Compagnie Financiere de Suez, Paris	France	27,141	28,762	68		Banque Indosuez, Paris	87	80
80	Hokkaido Takushoku Bank Ltd., Sapporo	Japan(e,s)	26,567	22,133	...		.....	78	77
81	Wells Fargo & Co., San Francisco	United States	26,522	24,028	...		Wells Fargo Bank NA, San Francisco	80	83
82	Banco di Roma, Rome	Italy	25,846	27,509	75		.....	73	78
83	State Bank of India, Bombay	India	25,516	23,556	...		.....	81	79

This listing includes all U.S. and French bank holding companies with assets of $25 billion or more, plus commercial and savings banks. Excluded from the listing are the subsidiary banks of the bank holding companies. Also excluded are the subsidiary banks of the British banks in the listing because their assets are included in the assets reported by their parent bank. **(a)** — Assets exclude contra accounts and contingent liabilities. Foreign banks' assets are converted into dollars using the New York cable rate prevailing on Dec. 31, 1983, or date of figures. Unless otherwise noted after the name of the country the data are consolidated to include subsidiaries more than 50% owned and are for fiscal year ending after 9/30/83. **(b)** — Holding companies are excluded from the listings of the top 500 banks. For the holding companies in this listing, the ranks shown are for their respective lead banks. **(c)** — Formerly known as Compaigne Financiere de Paris et des Pays-Bas. **(e)** — Data are for Sept. 1983. **(j)** — Owns large minority interests in important regional banks which, along with parent, are known as the CIC Group. **(r)** — Not ranked in last year's listing using 1982 assets. Rank shown is the rank company would have had if it had been included in the listing. **(s)** — 1982 data were consolidated to include subsidiaries more than 50% owned, but 1983 data were unconsolidated. **(u)** — All data (1983 and 1982) were not consolidated to include subsidiaries more than 50% owned. **(v)** — 1982 data were not consolidated to include subsidiaries more than 50% owned, but 1983 data were consolidated. **(y)** — Licensed as an agency under New York State banking law.

Alphabetical Listing of Top 500 Banks

RANKED BY ASSETS (WITH DEPOSIT RANK ALSO SHOWN)

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Name of Bank	Country	12/31/83 Asset Rank	12/31/83 Deposit Rank
A			
Akita Bank, Ltd.	Japan	378	363
Alahli Bank of Kuwait	Kuwait	267	230
Albank Alsaudi Alhollandi, Jeddah	Saudi Arabia	485	617
Algemene Bank Nederland, Amsterdam	Netherlands	43	44
Allied Bank of Texas, Houston	United States	460	500
Allied Irish Banks Ltd., Dublin	Ireland	174	165
AmSouth Bank NA, Birmingham, Ala.	United States	419	451
AmeriTrust Co. NA, Cleveland	United States	266	270
American Express International Banking Corp., New York (y)	United States	127	128
American Fletcher Nat'l Bank & Trust Co., Indianapolis	United States	492	502
American Savings Bank FSB, New York	United States	484	432
American Security Bank NA, Washington, D.C.	United States	426	456
Amsterdam-Rotterdam Bank, Amsterdam	Netherlands	50	51
Anchor Savings Bank FSB, Northport, N.Y.	United States	249	238
Aomori Bank, Ltd.	Japan	349	309
Arab African International Bank, Cairo	Egypt	350	312
Arab Bank Ltd., Amman	Jordan	169	153
Arab Banking Corp., Manama	Bahrain	172	171
Ashikaga Bank, Ltd., Utsunomiya	Japan	132	126
Atlantic National Bank of Florida, Jacksonville	United States	472	482
Australia & New Zealand Banking Group, Ltd., Melbourne	Australia	102	96
Australia & New Zealand Savings Bank, Ltd., Melbourne	Australia	489	423
Awa Bank, Ltd., Tokushima	Japan	354	323
B			
BFG Luxembourg	Luxembourg	412	361
Baden-Wuerttembergische Bank, Stuttgart	Germany	473	411
Badische Kommunale Landesbank-Girozentrale, Mannheim	Germany	177	156
BancOhio National Bank, Columbus	United States	271	255
Banca Cattolica del Veneto, Vicenza	Italy	422	406
Banca Commerciale Italiana, Milan	Italy	52	47
Banca Nazionale del Lavoro, Rome	Italy	42	43
Banca Nazionale dell Agricoltura, Rome	Italy	125	120
Banca Popolare di Bergamo	Italy	357	436
Banca Popolare di Milano, Milan	Italy	191	200
Banca Popolare di Novara	Italy	153	152
Banca Provinciale Lombarda, Bergamo	Italy	355	381
Banca Serfin, Mexico City	Mexico	453	475
Banca Toscana, Florence	Italy	262	247
Banca della Svizzera Italiana, Lugano	Switzerland	439	399
Banco Brasileiro de Descontos, Osasco	Brazil	200	300
Banco Central, Madrid	Spain	99	92
Banco Espanol de Credito, Madrid	Spain	45	102
Banco Exterior de Espana, Madrid	Spain	124	372
Banco Hispano-Americano, Madrid	Spain	128	125
Banco Itau, Sao Paulo	Brazil	331	531
Banco Lariano, Como	Italy	427	408
Banco Mexicano Somex, Mexico City	Mexico	461	754
Banco Nacional de Mexico, Mexico City	Mexico	171	219
Banco Pinto & Sotto Mayor, Lisbon	Portugal	470	483
Banco Popular Espanol, Madrid	Spain	276	308
Banco Portugues do Atlantico, Oporto	Portugal	402	397
Banco Urquijo Union, Madrid	Spain	327	412
Banco de Bilbao	Spain	121	114
Banco de Chile, Santiago	Chile	325	957
Banco de Santander	Spain	126	129
Banco de Vizcaya, Bilbao	Spain	115	122
Banco de la Nacion Argentina, Buenos Aires	Argentina	170	380
Banco de la Provincia de Buenos Aires	Argentina	411	834
Banco del Estado de Chile, Santiago	Chile	338	652
Banco di Napoli, Naples	Italy	88	90
Banco di Roma, Rome	Italy	78	73
Banco di Santo Spirito, Rome	Italy	166	158
Banco di Sicilia, Palermo	Italy	116	119
Banco do Brasil, Brasilia	Brazil	31	68
Banco do Estado de Sao Paulo	Brazil	285	245
Bancomer, Mexico City	Mexico	185	163
Bangkok Bank, Ltd.	Thailand	161	183
Bank Bumi Daya, Jakarta	Indonesia	446	581
Bank Bumiputra Malaysia Berhad, Kuala Lumpur	Malaysia	208	184
Bank Dagang Negara, Jakarta	Indonesia	379	355
Bank Hapoalim, Tel-Aviv	Israel	97	103
Bank Leu, Ltd., Zurich	Switzerland	332	293
Bank Leumi le-Israel, Tel-Aviv	Israel	86	75
Bank Mees & Hope, Amsterdam	Netherlands	336	318
Bank Melli Iran, Tehran	Iran	74	84
Bank Negara Indonesia 1946, Jakarta	Indonesia	317	260
Bank Saderat Iran, Tehran	Iran	117	116
Bank fuer Arbeit und Wirtschaft, Vienna	Austria	240	209
Bank fuer Gemeinwirtschaft, Frankfurt	Germany	89	83
Bank fuer Handel und Industrie, Berlin	Germany	480	417
Bank of America NT&SA, San Francisco	United States	3	1
Bank of Baroda, Bombay	India	290	246
Bank of California NA, San Francisco	United States	420	468
Bank of Communications, Taipei	Taiwan	477	582
Bank of Credit & Comm Int'l (Overseas) Ltd., Georgetown	Cayman Islands	329	277
Bank of Credit & Commerce International, Luxembourg	Luxembourg	353	307
Bank of Fukuoka, Ltd.	Japan	136	130
Bank of Hawaii, Honolulu	United States	483	427
Bank of Hiroshima, Ltd.	Japan	143	136
Bank of India, Bombay	India	318	261
Bank of Ireland, Dublin	Ireland	203	193
Bank of Kuwait and the Middle East	Kuwait	442	383
Bank of Kyoto, Ltd.	Japan	207	189
Bank of Montreal	Canada	38	33
Bank of New England NA, Boston	United States	356	362
Bank of New York	United States	133	138
Bank of New Zealand, Ltd., Wellington	New Zealand	372	395
Bank of Nova Scotia, Toronto	Canada	44	39
Bank of Osaka, Ltd.	Japan	413	376
Bank of Saga, Ltd.	Japan	497	457
Bank of Scotland, Edinburgh	United Kingdom	164	157
Bank of Seoul and Trust Co.	Korea	144	146
Bank of Taiwan, Taipei	Taiwan	181	185
Bank of Tokyo Trust Co., New York	United States	362	320
Bank of Tokyo, Ltd.	Japan	21	26
Bank of Virginia, Richmond	United States	414	416
Bank of Yokohama, Ltd.	Japan	81	74
Bank of the Ryukyus, Ltd., Naha	Japan	479	424
Bank of the Southwest NA, Houston	United States	440	450
Bankers Trust Co., New York	United States	55	71
Banque Bruxelles Lambert, Brussels	Belgium	91	85
Banque Cantonale Vaudoise, Lausanne	Switzerland	423	385
Banque Cantonale de Berne	Switzerland	396	350
Banque Cantonale de St. Gall	Switzerland	471	421
Banque Cantonale de Zurich	Switzerland	140	131
Banque Commerciale pour l'Europe du Nord, Paris	France	363	321
Banque Francaise du Commerce Exterieur, Paris	France	108	147
Banque Generale du Luxembourg	Luxembourg	428	386
Banque Indosuez, Paris	France	80	87
Banque Internationale a Luxembourg	Luxembourg	395	344
Banque Internationale pour l'Afrique Occidentale, Paris	France	450	539
Banque Misr, Cairo	Egypt	299	331
Banque Nationale de Paris	France	6	3
Banque Paribas, Paris	France	82	88
Banque Populaire Suisse, Berne	Switzerland	160	150
Banque Sudameris, Paris	France	500	484
Banque Worms, Paris	France	288	735
Banque de l'Union Europeenne, Paris	France	345	493
Banque du Caire, Cairo	Egypt	410	426
Barclays Bank International Ltd., London	United Kingdom	25	30
Barclays Bank Plc, London	United Kingdom	8	4
Barclays National Bank Ltd., Johannesburg	South Africa	150	139
Bayerische Hypotheken-und Wechsel-Bank, Munich	Germany	57	49
Bayerische Landesbank Girozentrale, Munich	Germany	56	48
Bayerische Landesbank International, Luxembourg	Luxembourg	455	389
Bayerische Raiffeisen-Zentralbank, Munich	Germany	252	232
Bayerische Vereinsbank, Munich	Germany	47	42
Bergen Bank	Norway	469	429
Berliner Bank, Berlin	Germany	190	167
Berliner Handels und-Frankfurter Bank, Frankfurt	Germany	182	242
Bowery Savings Bank, New York	United States	275	240
Bremer Landesbank und Staatliche Kreditanstalt, Bremen	Germany	196	192
C			
C.O.B.-Caisse d'Epargne Privee, Brussels	Belgium	415	378
Caisse Centrale des Banques Populaires, Paris	France	225	227
Caisse Generale d'Epargne et de Retraite, Brussels	Belgium	107	104
Caisse d'Epargne de Paris	France	301	243
Caisse d'Epargne de l'Etat, Luxembourg	Luxembourg	418	642
Caixa Geral de Depositos, Lisbon	Portugal	256	305
Caja de Ahorros y Monte de Piedad de Madrid	Spain	342	335
Caja de Pensiones para la Vejez, Barcelona	Spain	224	254
California First Bank, San Francisco	United States	358	322
Canadian Imperial Bank of Commerce, Toronto	Canada	34	29
Canara Bank, Bangalore	India	370	384
Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo	Italy	344	507
Cassa di Risparmio delle Provincie Lombarde, Milan	Italy	64	70
Cassa di Risparmio di Firenze, Florence	Italy	434	444
Cassa di Risparmio di Genova e Imperia, Genoa	Italy	482	463
Cassa di Risparmio di Roma, Rome	Italy	226	291
Cassa di Risparmio di Torino, Turin	Italy	218	218
Cassa di Risparmio di Verona, Vicenza & Belluno, Verona	Italy	367	371
Centerre Bank NA, St. Louis, Mo.	United States	441	527
Central Bank of India, Bombay	India	340	292
Centrale Raiffeisenkas van Belgische Boerenbond, Leuven	Belgium	364	319
Chang Hwa Commercial Bank, Ltd., Taichung	Taiwan	390	398
Chartered Bank, London	United Kingdom	65	60
Chase Manhattan Bank NA, New York	United States	18	19
Chemical Bank, New York	United States	41	50
Chiba Bank, Ltd.	Japan	114	107
Chiba Kogyo Bank, Ltd.	Japan	466	418
Chiba Sogo Bank, Ltd.	Japan	407	369
Cho-Heung Bank Ltd., Seoul	Korea	265	433
Christiania Bank og Kreditkasse, Oslo	Norway	315	275
Chugoku Bank, Ltd., Okayama	Japan	189	178
Chukyo Sogo Bank, Ltd., Nagoya	Japan	435	382
Chuo Sogo Bank, Ltd., Nagoya	Japan	333	286
Chuo Trust & Banking Co., Ltd., Tokyo	Japan	105	95
Citibank (New York) NA, Buffalo	United States	454	607
Citibank (South Dakota) NA, Sioux Falls	United States	397	528
Citibank NA, New York	United States	2	7
Citizens & Southern National Bank, Atlanta	United States	253	295
Clydesdale Bank Plc, Glasgow	United Kingdom	476	460
Comerica Bank-Detroit	United States	272	282
Commercial Bank of Greece, Athens	Greece	452	443
Commercial Bank of Korea Ltd., Seoul	Korea	238	341
Commercial Bank of Kuwait	Kuwait	233	210
Commercial Bank of Syria, Damascus	Syria	173	296
Commerzbank International, Luxembourg	Luxembourg	279	234
Commerzbank, Duesseldorf	Germany	48	41
Commonwealth Banking Corp., Sydney	Australia	92	94
Commonwealth Savings Bank of Australia, Sydney	Australia	159	144
Commonwealth Trading Bank of Australia, Sydney	Australia	157	160
Compagnie Luxembourgeoise de la Dresdner Banque	Luxembourg	184	169
Connecticut Bank & Trust Co. NA, Hartford	United States	263	271
Connecticut National Bank, Hartford	United States	346	367
Continental Bank of Canada, Toronto	Canada	385	422
Continental Illinois Nat'l Bank & Trust Co., Chicago	United States	51	56
Cooperative Bank of Taiwan, Taipei	Taiwan	259	224
Copenhagen Handelsbank	Denmark	243	228
Credit Agricole Mutuel, Paris	France	10	13
Credit Commercial de France, Paris	France	109	115
Credit Industriel et Commercial, Paris (h)	France	147	154
Credit Lyonnais Bank Nederland, Rotterdam	Netherlands	431	718
Credit Lyonnais, Paris	France	11	9
Credit Suisse, Zurich	Switzerland	58	52
Credit du Nord, Lille	France	158	161
Creditanstalt-Bankverein, Vienna	Austria	103	101
Credito Italiano, Milan	Italy	71	66
Credito Romagnolo, Bologna	Italy	231	229
Crocker National Bank, San Francisco	United States	87	86

Alphabetical Listing of Top 500 Banks

RANKED BY ASSETS (WITH DEPOSIT RANK ALSO SHOWN)

Compiled by American Banker Copyright 1984

Name of Bank	Country	12/31/83 Asset Rank	12/31/83 Deposit Rank
D			
Dai-Ichi Kangyo Bank Ltd., Tokyo	Japan	1	2
Dai-San Sogo Bank, Ltd., Matsuzaka	Japan	436	388
Daishi Bank, Ltd., Niigata	Japan	211	201
Daiwa Bank, Ltd., Osaka	Japan	40	38
Danske Bank, Copenhagen	Denmark	192	180
Deutsche Bank Compagnie Financiere Luxembourg	Luxembourg	162	155
Deutsche Bank, Frankfurt	Germany	14	14
Deutsche Genossenschaftsbank, Frankfurt	Germany	72	100
Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	Germany	131	121
Development Bank of Singapore Ltd.	Singapore	287	431
Dime Savings Bank of New York FSB, Brooklyn	United States	230	208
Dollar-Dry Dock Savings Bank, Bronx, New York	United States	303	258
Dresdner Bank, Frankfurt	Germany	24	21
E			
Ehime Sogo Bank, Ltd., Matsuyama	Japan	432	393
Eighteenth Bank, Ltd., Nagasaki	Japan	369	336
Equibank, Pittsburgh	United States	488	462
Erste Oesterreichische Spar-Casse, Vienna	Austria	286	253
European American Bank & Trust Co., New York	United States	234	262
European Banking Co. SA, Brussels	Belgium	493	440
F			
Fidelity Bank, Philadelphia	United States	341	333
Fidelity Union Bank, Newark, N.J.	United States	462	464
First Bank of Nigeria Ltd., Lagos	Nigeria	291	273
First City National Bank, Houston	United States	154	159
First Commercial Bank, Taipei	Taiwan	365	375
First Interstate Bank of Arizona NA, Phoenix	United States	323	299
First Interstate Bank of California, Los Angeles	United States	98	99
First Interstate Bank of Oregon NA, Portland	United States	300	304
First National Bank of Maryland, Baltimore	United States	481	492
First National Bank, Atlanta	United States	305	370
First National Bank, Boston	United States	112	124
First National Bank, Chicago	United States	61	61
First National Bank, Louisville, Ky.	United States	474	509
First National Bank, Minneapolis	United States	227	279
First National Bank, St. Paul, Minn.	United States	382	544
First Pennsylvania Bank NA, Philadelphia	United States	302	327
First Union National Bank, Charlotte, N.C.	United States	236	276
First Wisconsin National Bank, Milwaukee	United States	459	486
Fleet National Bank, Providence, R.I.	United States	330	359
Florida National Bank, Jacksonville	United States	447	441
Fuji Bank, Ltd., Tokyo	Japan	4	5
Fukui Bank, Ltd.	Japan	311	281
Fukuoka Sogo Bank, Ltd.	Japan	296	259
Fukutoku Sogo Bank, Ltd., Osaka	Japan	380	345
G			
Genossenschaftliche Zentralbank, Stuttgart	Germany	375	338
Genossenschaftliche Zentralbank, Vienna	Austria	239	211
Ghana Commercial Bank, Accra	Ghana	475	413
Girard Bank, Philadelphia	United States	409	447
Girozentrale und Bank der Osterreichischen Sparkassen, Vienna	Austria	151	145
Goldome FSB, Buffalo, N.Y.	United States	137	133
Gotabanken, Goteborg	Sweden	374	442
Great American Federal Savings Bank, San Diego, Calif.	United States	321	358
Grindlays Bank Ltd., London	United Kingdom	214	181
Groupe Des Banques Populaires, Paris	France	95	93
Gulf Bank, Kuwait	Kuwait	222	198
Gulf International Bank B.S.C., Manama	Bahrain	210	191
Gunma Bank, Ltd., Maebashi	Japan	146	142
H			
Habib Bank Ltd., Karachi	Pakistan	322	301
Hachijuni Bank, Ltd., Nagano	Japan	148	141
Hambros Bank Ltd., London	United Kingdom	404	354
Hamburger Sparkasse, Hamburg	Germany	202	176
Hamburgische Landesbank-Girozentrale, Hamburg	Germany	152	135
Hang Seng Bank Ltd., Hong Kong	Hong Kong	242	214
Hanil Bank Ltd., Seoul	Korea	232	357
Harris Trust & Savings Bank, Chicago	United States	228	257
Heiwa Sogo Bank, Ltd., Tokyo	Japan	307	268
Hessische Landesbank-Girozentrale, Frankfurt	Germany	90	82
Higo Bank, Ltd., Kumamoto	Japan	278	248
Hill, Samuel & Co., Ltd., London	United Kingdom	445	392
Hiroshima Sogo Bank, Ltd.	Japan	398	364
Hokkaido Bank, Ltd., Sapporo	Japan	198	179
Hokkaido Takushoku Bank, Ltd., Sapporo	Japan	77	78
Hokkoku Bank, Ltd., Kanazawa	Japan	260	241
Hokuetsu Bank, Ltd., Nagaoka	Japan	377	353
Hokuriku Bank Ltd., Toyama	Japan	110	105
Hokuyo Sogo Bank, Ltd., Sapporo	Japan	381	347
Hongkong and Shanghai Banking Corp., Hong Kong	Hong Kong	26	22
Howard Savings Bank, Newark, N.J.	United States	430	414
Hua Nan Commercial Bank, Ltd., Taipei	Taiwan	393	366
Huntington National Bank, Columbus, Ohio	United States	373	409
Hyakugo Bank, Ltd., Tsu	Japan	246	225
Hyakujushi Bank, Ltd., Takamatsu	Japan	209	204
Hyogo Sogo Bank, Ltd., Kobe	Japan	270	239
I			
Indian Overseas Bank, Madras	India	490	471
Industrial Bank of Japan, Ltd., Tokyo	Japan	17	16
InterFirst Bank Dallas NA	United States	145	168
International Westminster Bank Plc, London	United Kingdom	66	58
Irving Trust Co., New York	United States	113	127
Israel Discount Bank of New York	United States	463	405
Israel Discount Bank, Ltd., Tel-Aviv	Israel	141	134
Istituto Bancario Italiano, Milan	Italy	337	303
Istituto Bancario San Paolo di Torino, Turin	Italy	70	69
Iwate Bank, Ltd., Morioka	Japan	366	351
Iyo Bank, Ltd., Matsuyama	Japan	199	190
J			
Joyo Bank, Ltd., Mito	Japan	120	111
Jugobanka-United Bank, Belgrade	Yugoslavia	245	337
Juroku Bank, Ltd., Gifu	Japan	235	220
K			
Kagoshima Bank, Ltd.	Japan	313	289
Kansallis-Osake Pankki, Helsinki	Finland	193	188
Kinki Sogo Bank, Ltd., Osaka	Japan	284	244
Kiyo Bank, Ltd., Wakayama	Japan	248	231
Kleinwort, Benson, Lonsdale Plc, London	United Kingdom	312	267
Kofuku Sogo Bank, Ltd., Osaka	Japan	309	274
Korea Exchange Bank, Seoul	Korea	138	302
Korea First Bank, Seoul	Korea	237	387
Kredietbank International Group, Brussels	Belgium	100	91
Kredietbank S.A. Luxembourgeoise, Luxembourg	Luxembourg	433	404
Kreissparkasse Koeln, Cologne	Germany	467	402
Krung Thai Bank Ltd., Bangkok	Thailand	448	455
Kyowa Bank, Ltd., Tokyo	Japan	62	64
L			
Land Bank of Taiwan, Taipei	Taiwan	258	339
Landesbank Rheinland-Pfalz Girozentrale, Mainz	Germany	129	117
Landesbank Saar-Girozentrale, Saarbrucken	Germany	478	401
Landesbank Schleswig-Holstein Girozentrale, Kiel	Germany	163	148
Landesgirokasse, Stuttgart	Germany	324	284
Lincoln First Bank NA, Rochester, N.Y.	United States	400	410
Ljubljanska Banka, Ljublijana	Yugoslavia	244	314
Lloyds Bank International Ltd., London	United Kingdom	84	76
Lloyds Bank Plc, London	United Kingdom	28	27
Lombard North Central Plc, London	United Kingdom	281	294
Long Island Savings Bank FSB, Queens, New York	United States	376	394
Long-Term Credit Bank of Japan Ltd., Tokyo	Japan	23	24
Luzerner Kantonalbank, Lucerne	Switzerland	416	374
M			
Malayan Banking Berhad, Kuala Lumpur	Malaysia	348	330
Manufacturers Hanover Trust Co., New York	United States	30	37
Manufacturers National Bank, Detroit	United States	306	310
Marine Midland Bank NA, Buffalo, N.Y.	United States	93	97
Maryland National Bank, Baltimore	United States	347	377
Mellon Bank NA, Pittsburgh	United States	101	110
Mercantile Bank of Canada, Montreal	Canada	498	434
Mercantile National Bank, Dallas	United States	273	313
Mercantile Trust Co. NA, St. Louis, Mo.	United States	464	499
Metropolitan Savings Bank FSB, Brooklyn, New York	United States	206	175
Michinoku Bank, Ltd., Hirosaki	Japan	449	400
Midland Bank Plc, London	United Kingdom	15	15
Mitsubishi Bank Ltd., Tokyo	Japan	7	8
Mitsubishi Trust & Banking Corp., Tokyo	Japan	27	25
Mitsui Bank, Ltd., Tokyo	Japan	19	20
Mitsui Trust & Banking Co., Ltd., Tokyo	Japan	36	34
Miyazaki Bank, Ltd.	Japan	465	438
Montagu (Samuel) & Co., Ltd., London	United Kingdom	394	332
Monte dei Paschi di Siena	Italy	76	72
Montreal City & District Savings Bank	Canada	371	325
Morgan Grenfell & Co. Ltd., London	United Kingdom	387	334
Morgan Guaranty Trust Co., New York	United States	29	40
Moscow Narodny Bank Ltd., London	United Kingdom	495	419
Musashino Bank, Ltd., Omiya	Japan	392	356
N			
NCNB National Bank of Florida, Tampa	United States	499	526
NCNB National Bank of North Carolina, Charlotte	United States	176	195
Nagoya Sogo Bank, Ltd.	Japan	294	256
Nanto Bank, Ltd., Nara	Japan	216	205
Nassauische Sparkasse Wiesbaden, Wiesbaden	Germany	438	391
National Australia Bank, Melbourne	Australia	104	106
National Bank of Abu Dhabi	United Arab Emirate	247	223
National Bank of Canada, Montreal	Canada	122	112
National Bank of Detroit	United States	139	166
National Bank of Egypt, Cairo	Egypt	241	348
National Bank of Greece, Athens	Greece	119	123
National Bank of Kuwait	Kuwait	168	151
National Bank of Pakistan, Karachi	Pakistan	368	415
National City Bank, Cleveland	United States	386	477
National Commercial Bank, Jeddah	Saudi Arabia	118	113
National Commercial Bank, Tripoli	Libya	254	497
National Westminster Bank Plc, London	United Kingdom	12	10
National Westminster Bank USA, New York	United States	219	217
Nedbank Ltd., Johannesburg	South Africa	188	164
Nederlandsche Middenstandsbank, Amsterdam	Netherlands	94	89
Nederlandse Credietbank, Amsterdam	Netherlands	319	278
Nippon Credit Bank, Ltd., Tokyo	Japan	54	53
Nippon Trust & Banking Co., Ltd., Tokyo	Japan	175	172
Nishi-Nippon Sogo Bank, Ltd., Fukuoka	Japan	179	170
Norddeutsche Genossenschaftsbank, Hannover	Germany	293	272
Norddeutsche Landesbank Girozentrale, Hannover	Germany	68	63
Norinchukin Bank, Tokyo	Japan	16	17
Norkse Creditbank, Oslo	Norway	223	213
Northern Trust Co., Chicago	United States	261	311
Norwest Bank Minneapolis NA	United States	289	315
Nuovo Banco Ambrosiano, Milan	Italy	401	448
O			
Oesterreichische Laenderbank, Vienna	Austria	156	140
Ogaki-Kyoritsu Bank, Ltd., Ogaki	Japan	297	269
Oita Bank, Ltd.	Japan	352	317
Oversea-Chinese Banking Corp., Ltd., Singapore	Singapore	456	465
P			
People's Bank-Bridgeport, Conn.	United States	425	396
Philadelphia National Bank	United States	282	287
Philadelphia Saving Fund Society	United States	134	132

Alphabetical Listing of Top 500 Banks

RANKED BY ASSETS (WITH DEPOSIT RANK ALSO SHOWN)

Compiled by American Banker Copyright 1984

Name of Bank	Country	12/31/83 Asset Rank	12/31/83 Deposit Rank
Philippine National Bank, Manila	Philippines	310	616
Pittsburgh National Bank	United States	217	265
Post-Och Kreditbanken, Stockholm	Sweden	111	108
Postipankki, Helsinki	Finland	343	306
Privatbanken, Copenhagen	Denmark	277	266
Privredna Banka Sarajevo-Udruzena Banka, Sarajevo	Yugoslavia	334	554
Provident National Bank, Philadelphia	United States	406	428
Punjab National Bank, New Delhi	India	328	290
R			
Rabobank Nederland, Utrecht	Netherlands	53	54
Rafidain Bank, Baghdad	Iraq	85	79
Rainier National Bank, Seattle	United States	269	250
Republic National Bank, New York	United States	167	173
RepublicBank Dallas NA	United States	135	149
Riggs National Bank, Washington, D.C.	United States	339	316
Riyad Bank Ltd., Jeddah	Saudi Arabia	195	215
Royal Bank of Canada, Montreal	Canada	20	18
Royal Bank of Scotland Plc, Edinburgh	United Kingdom	165	162
S			
Saitama Bank Ltd., Urawa	Japan	67	65
Sal. Oppenheim jr. & Cie., Cologne	Germany	388	360
San-in Godo Bank, Ltd., Matsue	Japan	360	340
Sanwa Bank Ltd., Osaka	Japan	9	12
Saudi American Bank, Riyadh	Saudi Arabia	437	446
Saudi International Bank, London	United Kingdom	383	346
Scandinavian Bank Ltd., London	United Kingdom	443	407
Sears Savings Bank, Los Angeles	United States	326	326
Seattle-First National Bank	United States	187	206
Security Pacific National Bank, Los Angeles	United States	59	62
Shichijushichi Bank, Ltd., Sendai	Japan	197	186
Shiga Bank, Ltd., Otsu	Japan	221	202
Shikoku Bank, Ltd., Kochi	Japan	308	280
Shinwa Bank, Ltd., Sasebo	Japan	403	365
Shizuoka Bank Ltd	Japan	123	118
Shoko Chukin Bank, Tokyo	Japan	60	55
Skandinaviska Enskilda Banken, Stockholm	Sweden	96	98
Societe Generale Alsacienne de Banque, Strasbourg	France	316	263
Societe Generale de Banque, Brussels	Belgium	75	67
Societe Generale, Paris	France	13	11
Societe Lyonnaise de Banque, Lyons	France	359	445
Societe Nationale de Credit a l'Industrie, Brussels	Belgium	213	194
Southeast Bank NA, Miami	United States	186	203
Sovran Bank NA, Richmond	United States	220	222
Sparbankernas Bank, Stockholm	Sweden	130	328
Sparekassen SDS, Copenhagen	Denmark	457	548
Sparkasse der Stadt Berlin West, Berlin	Germany	295	264
Sparkasse in Bremen	Germany	496	459
Stadtsparkasse Koeln, Cologne	Germany	391	349
Stadtsparkasse Munchen, Munich	Germany	494	449
Standard Bank of South Africa Ltd., Johannesburg	South Africa	274	237
Standard Bank, Plc, London	United Kingdom	149	143
Standard Chartered Bank Plc, London	United Kingdom	46	45
State Bank of India, Bombay	India	79	81
State Bank of New South Wales, Sydney	Australia	389	439
State Bank of Victoria, Melbourne	Australia	250	249
State Street Bank & Trust Co., Boston	United States	417	485
Sudwestdeutsche Genossenschafts-Zentralbank, Frankfurt	Germany	255	226
Sumitomo Bank Ltd., Osaka	Japan	5	6
Sumitomo Trust & Banking Co., Ltd., Osaka	Japan	35	31
Suruga Bank, Ltd., Numazu	Japan	257	233
Svenska Handelsbanken, Stockholm	Sweden	106	109
Swiss Bank Corp., Basle	Switzerland	39	36
Syndicate Bank, Manipal	India	486	453
T			
Taisei Sogo Bank, Ltd., Maebashi	Japan	424	379
Taiyo Kobe Bank, Ltd., Kobe	Japan	32	35
Texas Commerce Bank NA, Houston	United States	142	207
Thai Farmers Bank, Bangkok	Thailand	491	479
Toho Bank, Ltd., Fukushima	Japan	335	298
Tokai Bank Ltd., Nagoya	Japan	22	23
Tokyo Sogo Bank, Ltd.	Japan	264	235
Tokyo Tomin Bank, Ltd.	Japan	361	329
Toronto Dominion Bank	Canada	63	57
Toyo Trust & Banking Co. Ltd., Tokyo	Japan	69	59
Trade Development Bank, Geneva	Switzerland	487	435
Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	Turkey	280	425
Turkiye Is Bankasi, Ankara	Turkey	399	458
U			
Udruzena Beogradska Banka, Belgrade	Yugoslavia	180	283
Uniao de Bancos Brasileiros, Rio de Janeiro	Brazil	468	744
Union Bank of Finland, Ltd., Helsinki	Finland	178	187
Union Bank of Nigeria Ltd., Lagos	Nigeria	304	251
Union Bank of Switzerland (Luxembourg)	Luxembourg	421	368
Union Bank of Switzerland, Zurich	Switzerland	33	32
Union Bank, Los Angeles	United States	204	212
Union de Banques Arabes et Francaises, Neuilly (w)	France	251	221
United Bank for Africa Ltd., Lagos	Nigeria	314	288
United Bank, Ltd., Karachi	Pakistan	444	403
United Mizrahi Bank Ltd., Tel-Aviv	Israel	351	324
United Overseas Bank Ltd., Singapore	Singapore	320	352
United States National Bank, Portland	United States	283	285
United Virginia Bank, Richmond	United States	292	297
V			
Valley National Bank, Phoenix	United States	194	196
Vereins und Westbank, Hamburg	Germany	298	252
Vojvodjanska Banka-Udruzena Banka, Novi Sad	Yugoslavia	429	663
Volkskas, Ltd., Pretoria	South Africa	405	342
W			
Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	United States	212	216
Washington Mutual Savings Bank, Seattle	United States	458	452
Wells Fargo Bank NA, San Francisco	United States	83	80
West LB International, Luxembourg	Luxembourg	384	343
Westdeutsche Genossenschafts-Zentralbank, Duesseldorf	Germany	215	199
Westdeutsche Landesbank Girozentrale, Duesseldorf	Germany	37	28
Westfalenbank, Bochum	Germany	229	197
Westpac Banking Corp., Sydney	Australia	73	77
Westpac Savings Bank Ltd., Sydney	Australia	268	236
Williams and Glyns Bank Plc, London	United Kingdom	201	182
Wuerttembergische Kommunale Landesbank-Girozentrale, Stuttgart	Germany	155	137
Y			
Yamagata Bank, Ltd.	Japan	451	420
Yamaguchi Bank, Ltd., Shimonoseki	Japan	183	174
Yamanashi Chuo Bank, Ltd., Kofu	Japan	408	373
Yasuda Trust & Banking Co. Ltd., Tokyo	Japan	49	46
Z			
Zentralsparkasse und Kommerzialbank, Wien, Vienna	Austria	205	177

For footnotes see listing of the Top 500 World Banks.

The Top 500 Largest Asset Gainers

(Dollar Amounts in Millions)	Assets 12/31/83	Assets 12/31/82	Percent Increase	World Rank
1 Chartered Bank, London, U.K.	31,672.2	8,874.1	256.9	65
2 Long Island Savings Bank FSB, Queens, NY, U.S.	4,062.7	1,241.3	227.3	376
3 Florida National Bank, Jacksonville, U.S.	3,475.6	1,090.7	218.7	447
4 NCNB National Bank of Florida, Tampa, U.S.	3,095.4	1,160.2	166.8	499
5 Anchor Savings Bank, FSB, Northport, NY, U.S.	6,036.3	3,062.7	97.1	249
6 Dollar-Dry Dock Savings Bank, Bronx, NY, U.S.	5,075.8	2,625.1	93.4	303
7 Banco Nacional de Mexico, Mexico City	8,766.0	4,595.7	90.7	171
8 Sovran Bank NA, Richmond, U.S.	7,084.7	3,765.0	88.2	220
9 Bancomer, Mexico City, Mexico	8,219.8	4,746.9	73.2	185
10 AmSouth Bank NA, Birmingham, Ala., U.S.	3,695.6	2,134.5	73.1	419

Top 500 Banks Aggregate Asset Data (a)

(Dollar Amounts in Billions)

	Yearend 1983 Number Of Banks	Yearend 1983 Total Assets	Yearend 1982 Number Of Banks	Yearend 1982 Total Assets	Percent Change
U.S. Banks	105	$1,148.2	100	$1,047.0	+ 9.7
Foreign Banks	395	5,693.9	400	5,295.0	+ 7.5
Top 500 Banks	500	6,642.1	500	6,342.0	+ 7.9

(a) — To avoid double counting, assets for banks owned by other banks in the top 500 are excluded.

5 Countries with Most Banks in Top 500

(Dollar Amounts in Billions)

Country	Yearend 1983 No. of Banks	Yearend 1983 Total Assets	Yearend 1983 % of 500's Assets	Yearend 1982 No. of Banks	Yearend 1982 Total Assets	Yearend 1982 % of 500's Assets
Japan	92	1,865.6	27.3	92	1,511.8	23.8
United States	105	1,148.2	16.8	100	1,047.0	16.5
Germany	39	601.3	8.8	34	617.4	9.7
United Kingdom	24	415.5	6.1	28	570.8	9.0
Italy	27	362.1	5.3	23	323.8	5.1

American Banker

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TODAY

LOCKBOX NETWORK: Five major banks have announced plans to operate a nationwide lockbox network, marking the first time such a service will be provided jointly by a group of institutions 1

K MART'S THRIFT LINK: K mart's joint venture with First Nationwide Savings and Loan may launch a rate war in San Diego 1

GARN'S CALL: Sen. Jake Garn says he will insist on a 'comprehensive' banking deregulation bill — or no bill at all 1

MINNESOTA PROPOSAL: State regulators are proposing that out-of-state banks be allowed to acquire troubled Minnesota banks if no local buyers can be found 2

INTERNATIONAL BRIEFING: Data on debtor nations show that 12 of them owe 90% of all borrowings 2

ILLINOIS OFFER ENDED: Capital Bancorporation has dropped its bid for Central Illinois Bank Shares, leaving the way clear for the Magna Group's offer 2

HANDS-ON TEST: The U.S. Army and the Treasury Department have started a test of a teller machine that uses handprints for personal identification 3

THRIFT PROTECTION: The Federal Home Loan Bank Board has affirmed its rule giving three years' protection from takeovers to thrifts that convert to stock 3

NO 'WINDOW DRESSING': The Comptroller of the Currency's office has sternly warned that it will not tolerate last-minute transactions to spruce up financial reports 3

MARKETING MANAGEMENT: A new book offers a host of ideas on the marketing of services, says G. Lynn Shostack 4

HOME BANKING: The First National Bank of Pennsylvania has licensed the Pronto system from Chase Manhattan, but it now has put its home banking plans on hold 6

THE BACK PAGE: J.C. Penney National Bank has been in Harrington, Del., for a year, but the retailer hasn't brought a slew of changes to the small town yet 16

Quote

Continental Illinois was a 'hot money' bank. Most of the nation's 14,000 depository institutions get their money from checking accounts and savings accounts and have never heard of 'hot money.'

Sen. Jake Garn, saying that Continental's problems need not be addressed in pending bank deregulation legislation. [1]

Unquote

Five Banks Plan Nationwide Lockbox Network

Venture Reflects Trend in Innovative Applications for Cash Management Service

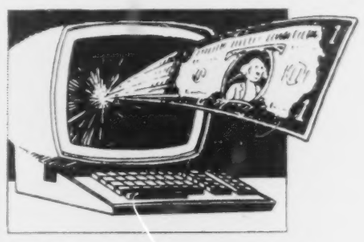
By TOM FERRIS

NEW YORK — Five major banks have announced plans to operate a nationwide lockbox network, marking the first time such a cash management service will be provided jointly by a group of banks.

The move reflects a recent trend toward innovative applications of a technique used by corporations to improve cash flow.

Although other coast-to-coast networks for speeding the collection of mailed payments have been formed, they are operated either by individual banks or by alliances between banks and financial services companies.

The five institutions involved in the new network are the Bank of Boston; Centerre Bank, St. Louis; Philadelphia National Bank; RepublicBank, Dallas; and Security Pacific National Bank, Los Angeles. They will operate lockboxes



Cash Management

in Boston, St. Louis, Philadelphia, Dallas, and Los Angeles, respectively.

Corporate customers, working with one of the banks, will be able to open lockboxes in any or all of the sites. Such a product is likely to be especially attractive to companies that receive remittances from several regions.

The network, tentatively called Imagenet, is scheduled to start operating in November, Frederick T. Sauer, a senior vice president of RepublicBank, said in a telephone interview. Chicago and Atlanta, two popular sites for lockboxes, are not included in the network, Mr. Sauer said, but banks in those cities as well as others are expected to be added later.

The concept behind lockboxes is simple: Instead of having remittances mailed to its headquarters, a corpora-

↦ Lockbox: Page 15

K mart-First Nationwide Experiment

The Thrift's Arrival in 10 K mart Stores May Spark Rate War in San Diego

By JOHN MORRIS

CHICAGO — A battle over interest rates might erupt in San Diego as a result of K mart Corp.'s thrust into financial services.

An alliance with the $9.1 billion-asset First Nationwide Savings and Loan Association, America's sixth largest S&L, will allow the thrift cheap access to that lucrative market. So cheap, in fact, that the thrift can afford to pay 25 basis points more than the local competition for certificates of deposit.

The first shots will be fired in October, when a media blitz will trumpet the arrival of First Nationwide in 10 K mart stores in San Diego. Stephen Johnson, vice president of the San Francisco-based thrift, explained that First Nationwide can pay more because the costs of setting up limited branches in the stores are so low. The

thrift is leasing space from K mart and will put only one employee in each office.

Many future plans could hinge on the success of this joint venture. First Nationwide does not dismiss the idea of a branch in every one of K mart's 2,100 stores in 48 states. And the nation's

↦ K mart: Page 8

'Comprehensive' Deregulation Bill Demanded by Garn

By DAVID ZIGAS
Munifacts News Wire Services

WASHINGTON — Senate Banking Committee Chairman Jake Garn said Tuesday he will insist on a bank deregulation bill that is "comprehensive," or there will be no legislation.

Speaking on the Senate floor, the Utah Republican said he will not support "a simple loophole-closer," referring to a measure that would eliminate the so-called nonbank banks. The loophole permits securities firms and other nonbanking corporations to own banks and lets banks establish interstate offices if they limit the services available

↦ Garn: Page 15

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Minnesota Regulators Propose Allowing Out-of-State Mergers

Special to the American Banker

ST. PAUL — In an attempt to avoid additional bank closures in Minnesota, state regulators are proposing to allow out-of-state banks to acquire troubled Minnesota banks if no local buyer can be found.

The proposal comes in the wake of the closing of Guaranty State Bank of St. Paul. The bank's deposits have been acquired by Shelard National Bank of St. Louis Park, Minn., which now operates the Guaranty facility in the Sibley Plaza shopping center here as a branch. The bank's assets are being held by federal regulators, who plan to liquidate them.

State regulators had hoped to sell Guaranty to an out-of-state bank by converting it to a thrift and invoking a law that allows troubled thrifts to be sold to out-of-state interests. That was not done in the case of Guaranty because the condition of the bank quickly deteriorated, forcing a closure before such a move could be put into place.

State Commerce Commissioner Michael Hatch said that if a similar circumstance arises before the state legislature reconvenes, he will use the conversion process to effect an out-of-state sale.

Opponents of such action, of which the Independent Bankers of Minnesota is among the foremost, say they will challenge such action in court. They also oppose Mr. Hatch's legislative proposal.

"Tampering with laws in response to the hue and cry of a few big banks is wrong," said Norbert McCrady, executive vice president of the Independent Bankers of Minnesota.

"Attempts to pass narrow-interest legislation are crass opportunism."

Mr. McCrady argues that the law is an attempt to bring interstate banking in through the back door. He and his group feel that interstate banking threatens small banks by allowing large ones to swallow the small ones or drive them out of business.

Mr. Hatch, who distinguishes his most recent proposal from past interstate banking proposals he drafted for Gov. Rudy Perpich, supports the concept of interstate banking. He criticizes those who would rather see a bank close than have an out-of-state bank acquire it.

"This type of attitude is short-sighted, callous, unnecessarily protectionistic, and causes undue expense and concern to Minnesota consumers and businesses," he said.

The commissioner argued that his

➤ Minnesota: Page 15

Mergers, Acquisitions

Offer for Illinois Banking Firm Ends

Capital Bancorporation Will Not Renew Bid for Central Illinois Bank Shares

Special to the American Banker

ST. LOUIS — Capital Bancorporation of Illinois Inc. has dropped its hostile tender offer for Central Illinois Bank Shares Inc. Central is the holding company for Capitol Bank & Trust Co. of Springfield, Ill., which has assets of $93 million.

Capital, a newly formed company in Clayton, Mo., had received only 34% of Central's shares at the time its offer expired last week. The offer had been conditioned on receipt of at least 67% of the shares.

The ending of Capital's offer apparently clears the way for a competing offer from Magna Group Inc., a four-bank holding company based in Belleville, Ill.

William S. Badgley, chairman of Magna, said proxy statements for a special meeting of Central shareholders will be sent soon. Mr. Badgley said he was "grateful for the cooperation of the Central shareholders and directors in supporting our effort to acquire that bank."

W. Michael Ross, president of Capital, said his company had three reasons for not renewing its offer:

"First, we knew that many shareholders were, understandably, tiring of the contested tender offer process. Second, we knew that while much time, effort, and expense were being expended on all fronts, a successful resolution of this situation was still weeks away. Third, we feared that continued publicity regarding the aggressively contested takeover could have a negative impact on Central's future business.

"Accordingly, we determined that perpetuation of the contest would not be in anyone's best interest."

One remaining obstacle to the Magna takeover may be a suit brought by Mae H. Noll, who owns the largest single block of Central stock and who is the wife of dissident director Conrad Noll Jr. Her suit accuses officials of Magna and Central of racketeering and violations of securities laws.

Capital had been offering $3.30 a share, or a total of $6.4 million for Central. Magna is planning to pay $3.15 in cash, or 0.252 of a Magna share, for each Central share — a total of about $6.1 million. ■

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INTERNATIONAL BRIEFING

Among Troubled Debtor Nations, 12 Owe 90% of Total Borrowings

LONDON — Data from two international organizations have made possible, for the first time, a listing of 33 countries that have interrupted their international debt service since mid-1982 and a ranking of those countries according to their market debt outstanding at yearend 1983.

Among them, those countries owed $237 billion of unguaranteed debt to banks in the United States, Japan, Canada, and Europe and to U.S. branch banks in the Caribbean and Far East at yearend 1983. They also owed approximately $54 billion to Western banks and other creditors, mainly multinational companies, in the form of credits guaranteed or insured by the 20 industrialized countries belonging to the Organization for Economic Cooperation and Development, or OECD.

The table below is derived from two recent publications: "External Debt of Developing Countries," produced by the OECD secretariat in Paris, and the second issue of a new semiannual series published jointly by the OECD and the Bank for International Settlements in Basel, Switzerland.

The new ranking confirms the extreme concentration of debt among a handful of borrowing countries. Out of the total of approximately $292 billion of guaranteed and unguaranteed debt outstanding among the 33 troubled debtor countries, almost half was owed by Mexico and Brazil.

More than two-thirds of the debt was owed by five countries. Joining Mexico and Brazil in that group were Argentina, Venezuela, and Poland. The top eight troubled debtor countries owed 80% of the market debt outstanding, and the top dozen owed 90% of the total.

The amounts outstanding are not, of course, synonymous with those on which full debt service has been interrupted. According to the OECD, the amount of debt renegotiated with banks, or in the course of renegotiation during the two years to mid-1984, was approximately $80 billion, excluding Poland.

Other official sources have privately estimated the amount, including Poland, at well over $100 billion. In addition, 18 of the 33 countries listed have renegotiated about $12.7 billion of debt owed to the 17 member governments of the Development Assistance Committee of the OECD during the last two years.

Such debt renegotiations between governments are conducted in the forum of the Paris Club. Countries that have renegotiated debt in the Paris Club during the two years since mid-1982 are marked (P) in the table. They include two countries, Togo and Uganda, that have renegotiated debt only with the Paris Club, and not with the banking system as well.

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Troubled Debtor Countries Ranked

Total Market Debt Outstanding Yearend 1983 in Billions of Dollars

		Unguaranteed Bank Debt	Guaranteed Debt	Total
1.	Mexico (P)	$ 60.8	$ 6.6	$ 67.4
2.	Brazil (P)	54.5	11.4	65.9
3.	Argentina	22.9	3.3	26.2
4.	Venezuela	22.0	1.7	23.7
5.	Poland (P)	10.0	5.4	15.4
6.	Nigeria	6.3	5.9	12.3
7.	Chile	10.9	0.8	11.8
8.	Yugoslavia	8.0	3.5	11.5
9.	Philippines	7.1	2.8	9.9
10.	Panama	7.1	0.5	7.7
11.	Liberia (P)	6.0	0.6	6.6
12.	Peru (P)	4.4	1.3	5.8
13.	Morocco (P)	3.0	2.1	5.1
14.	Ecuador (P)	4.0	0.8	4.8
15.	Ivory Coast	2.5	0.9	3.4
16.	Zaire (P)	0.6	1.2	1.8
17.	Uruguay	1.6	0.1	1.7
18.	Cuba (P)	0.8	0.7	1.5
19.	Jordan	0.4	1.1	1.5
20.	Sudan (P)	0.8	0.6	1.4
21.	Costa Rica (P)	0.7	0.1	0.8
22.	Zambia (P)	0.3	0.5	0.8
23.	Bolivia	0.5	0.2	0.7
24.	Senegal (P)	0.3	0.4	0.7
25.	Jamaica	0.3	0.3	0.6
26.	Nicaragua	0.5	0.1	0.6
27.	Madagascar (P)	0.2	0.3	0.5
28.	Dominican Republic	0.2	0.3	0.5
29.	Niger (P)	0.3	0.1	0.4
30.	Malawi (P)	0.1	0.0	0.2
31.	Guyana	0.1	0.0	0.1
32.	Togo (P)	0.1	0.2	0.3
33.	Uganda (P)	0.0	0.1	0.1
	Totals of Above	**$237.0**	**$ 54.0**	**$292.0**
	Total for 154 Countries	**$523.0**	**$135.0**	**$658.0**

(P) Debt renegotiated with the Paris Club over the past two year.
Sources: OECD and BIS. Rounded figures do not add in all cases.

Minnesota . . .

Continued from Page 2

proposal is needed to prevent the problems caused when a bank is closed. Mr. Hatch said these problems include:

• Undue concern to the bank's employees and their families about their livelihood.

• The possibility that customers with uninsured deposits or deposits over the $100,000 limit insured by the Federal Deposit Insurance Corp. will lose some of their money.

• Inconvenience to customers, such as those of the First National Bank of Rushford, which was recently closed. Some customers found that informal loan arrangements were not extended by the bank's receiver, the FDIC, and that they had trouble finding another source of credit.

• Shaken confidence in the banking system, especially among those who remember the many bank closings during the Depression before the emergence of deposit insurance.

• Unnecessary expense to the FDIC, which must pass that on to banks through deposit insurance premiums. Banks pass that expense on to borrowers through higher interest rates, Mr. Hatch said.

For their part, opponents of interstate banking maintain that it is less harmful to the banking system to close a bank than to allow interstate banking.

"We think regulators should give banks close attention, counseling, and cooperation, and not propose a new loophole for each new problem," Mr. McCrady said.

"Public confidence would be enhanced considerably if they were to drop their advocacy role and return to sound counseling and regulatory responsibility." ■

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Lockbox . . .

Continued from Page 1

tion instructs its customers to send payments to a post office box, which is also called a lockbox. Bank employees empty the box several times a day, depositing checks and forwarding payment data to the corporation, which then gains use of the funds a few days sooner. By setting up lockboxes around the country, the length of time a check spends in the mail can be cut even more.

Although lockboxes have been used by corporations for almost 40 years, nationwide networks have popped up only in the last two years or so. Banks traditionally have offered the service only within the same state because of federal restrictions on the acceptance of interstate deposits. This has forced corporations wanting lockboxes in several cities to deal with several institutions.

Several Types of Lockbox Networks

Now several techniques have emerged to give companies access to a lockbox network through one bank. In one method, championed by the First National Bank of Chicago, a bank uses processing centers set up at the lockbox city and deposits checks with correspondent banks. First Chicago has lockboxes in five cities.

Another method, introduced by Continental Illinois National Bank and Trust Co. last fall, involves intercepting checks at lockboxes and sending them by courier to the bank's headquarters, where they are deposited. Continental Illinois collects receivables at 18 locations.

The third kind of nationwide product involves an alliance among financial services organizations. Examples include the network operated by Chase Manhattan Bank and the Equitable Life Assurance Society of the United States and one run by Mellon Bank and Sears, Roebuck and Co.

A handful of western banks formed a regional lockbox network, called West-Net, in late 1982 and have talked about expanding it nationwide. But Mr. Sauer of RepublicBank said the five-bank network to begin operation in November is "the first bank alliance [for lockbox processing] that has been formed on a nationwide basis to my knowledge."

An industry source, who asked not to be named, agreed and noted that many banks are looking into the benefits of forming such networks.

Imagenet will handle wholesale remittances. These remittances tend to be few in number but are for large dollar amounts. On the other hand, retail lockbox systems, like the collaboration between Mellon and Sears, process a large number of low-dollar-value consumer payments.

As the name chosen for the network indicates, the five banks hope to differentiate their product by emphasizing their expertise in image processing. This automated step is touted as being a faster, more accurate, and cheaper way to handle remittances. The process converts payment information on checks to a digitized format, enabling it to be edited on a computer. As a result, the need to handle the paper items themselves is minimized.

The five banks, which already use image-processing equipment, will be able to exchange data quickly, providing faster information about balances and better availability of funds, Mr. Sauer said. There will also be the ability to concentrate funds from the varied sites in the customer's lead bank.

If a corporation chooses to work through one bank, that institution will pay the lockbox bank a fee for processing, Mr. Sauer said. Companies, he added, will be able to customize the service by choosing the lockbox sites that suit it best. ■

Garn . . .

Continued from Page 1

at those offices.

A bill passed by Mr. Garn's committee would close the loophole but would also authorize banks to underwrite municipal revenue bonds, commercial paper, and mortgage-backed securities and would let banks engage in discount brokerage.

It would also permit states to join together to permit interstate branching within their respective borders. This measure is opposed by major New York banks, which likely would be excluded from such compacts.

Mr. Garn and Sen. William Proxmire, D-Wis., the banking committee's ranking minority member, said they will seek to amend the bill on the Senate floor to include authority for banks to underwrite mutual funds. Mr. Garn added that he also will seek to delete from the bill provisions that would limit the insurance activities of state-chartered banks within their home states.

In previous remarks, Mr. Garn has spoken out against a congressional extension of the current moratorium on new nonbank banks; Tuesday's statement appears to strengthen that position. He went out of his way to downplay the controversy of his committee's bill, stressing that there is no "assault on Glass-Steagall," the law that separates commercial and investment banking activities.

Mr. Garn also sought to remove the albatross represented by the troubles of Continental Illinois National Bank and Trust Co. from the banking committee bill.

"Continental Illinois is a red herring," he told his colleagues. "Continental Illinois v as a 'hot money' bank. Most of the nation's 14,000 depository institutions get their money from checking accounts and savings accounts and have never heard of 'hot money.' The bank got in trouble because of bad management and has nothing to do with our bill."

Mr. Garn's speech comes amid reports that Senate Majority Leader Howard Baker, R-Tenn., will let the bill die on the floor rather than let debate chew up a handful of the limited number of days Congress will be in session this fall. Sen. Daniel P. Moynihan, D-N.Y., and Sen. Alfonse D'Amato, R-N.Y., for example, have threatened a filibuster over the regional bank branching provision.

Mr. Baker said Tuesday that he expects to bring the bill to the floor next month, but an aide said there is no certainty that he will be able to reach an agreement to limit time for debate.

Wall Street sources say that Sen. Bob Dole, R-Kan., has told them that Mr. Baker will let the bill die because of the controversy surrounding it.

Mr. Baker's aide said that while the senator plans to bring the bill to the floor in September, he knows "it's a controversial bill, with the industry split down the middle." The aide said the chances of reaching agreement to limit debate are not clear.

Prospects for the House taking the lead on the bank deregulation bill appear slim. House Banking Committee Chairman Fernand J. St Germain, D-R.I., reportedly is waiting for the Senate to act on its measure before asking the House Rules Committee to give his committee's bill the necessary rule to permit consideration by the full House.

But before the House banking panel's measure may be considered for a rule, the House Energy and Commerce Committee must act on a banking measure passed by one of its subcommittees. Energy and Commerce Committee Chairman John D. Dingell, D-Mich., has not yet scheduled a committee vote. ■

International Briefing . . .

Continued from Page 2

The extreme concentration of market debt outstanding among a few countries is matched by the concentration of debt renegotiated or in the course of restructuring during the last two years.

On the best estimates available about three-quarters of the total debt renegotiated with Western banks and governments since mid-1982 was restructured by five countries — Mexico, Brazil, Venezuela, Argentina, and Poland. About 95% has been renegotiated by 10 countries, the others being Chile, the Philippines, Yugoslavia, Peru, and Ecuador.

The OECD-BIS data from which the table is drawn cover lending by Western banks and corporations to a total of 154 countries, whose combined outstanding market debt at yearend 1983 exceeded $658 billion. Put another way, 121 borrowing countries responsible for 56% of outstanding debt to Western banks and corporations are continuing to service their debt in full.

In the table, the liabilities of Liberia and Panama exclude international interbank deposits and also credits extended in respect to shipping registered in those countries under "flags of convenience."

— **M.S. Mendelsohn**

Elmhurst National Plans Expansion

ELMHURST, Ill. — Frank C. Rathje, president and chief executive officer of the $317 million Elmhurst National Bank, has announced plans to develop a full-service facility at the Hamilton Lakes office complex in Itasca.

In addition to offering deposit services, the bank will provide commercial and consumer loans.

Elmhurst National Bank is one of the first to take advantage of a state regulation which permits banks to locate a third facility within the home office county or within 10 miles of the home office. ■

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